

PREPARED REMARKS FOR:

**BRIAN A. GALLAGHER
PRESIDENT & CEO, UNITED WAY OF AMERICA
UNIVERSITY OF MARYLAND – COMMENCEMENT ADDRESS
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President Mote, my friend Chancellor Brit Kirwan, members of the faculty, alumni, family members and graduates, it's an honor for me to join in your celebration this evening.

Congratulations to all the graduates. And, as the father of a daughter in her freshman year in college, congratulations to the parents and family members! I'm looking forward to this special family event myself someday, preferably in four years.

Besides having the honor of being your speaker this evening I believe I'm also a good luck charm for you. You see when I moved to North Carolina for my first United Way job in the early 1980's North Carolina won the NCAA college basketball

championship. I moved from there to southeastern Pennsylvania and Villanova won. When I moved to Atlanta in 1991 the Atlanta Braves went from worst to first and started their run of World Series appearances. And finally, when we moved to the DC area in 2002 the Terrapins won the NCAA tournament and national championship. I learned early on to “fear the turtle.”

I believe the most profound and useful bits of wisdom in any commencement address are those offered directly from the speakers’ own experiences. I won’t claim to provide insight into certain success or greatness, but what I can share is what my personal and professional experiences have taught me.

First, great things, no matter their size or scope, are achieved by people not institutions. And that personal achievement is possible only with the help of others and—I might suggest—*in* the service of others. In no time in our recent history can the value of individual service to community be more universally felt than now.

Certainly, making the commitment to serve is important. But what I also hope to leave you with this evening is a greater understanding of *how* to serve. While “service” may be different for every person in this auditorium being clear on whom we’re serving, and why, will ultimately create the greatest value.

We live in a historically important time of economic, political, and social change. It’s not only identifying the issues important to our communities, but it’s acting on our idealism. And it’s making certain that the decisions we make always keep the larger interests of community in mind. If we keep community first, institutional interests second and our individual interests third, we will find new solutions and approaches to today’s challenges and in the end our individual interests will be served.

How you live your life directly influences others, whether you’re aware of it or not.

First, consider those who influenced you. Today, I'm President and CEO of United Way, a \$5 billion global enterprise and the largest privately supported non-profit in the U.S. My direction was not always clear, nor were my goals as lofty, however. I had help.

I was the fourth child in a family of six. My Dad moved to the U.S. from Ireland, and my Mom from Scotland. Neither had finished high school before moving to this country. My Dad was a bus driver, tavern owner, and finally a plumber. He also drank a great deal which didn't make our home the most supportive, or even safest, environment.

For me, the support I needed came from the father of a friend, a volunteer coach who convinced me to play Little League when I was twelve, and then every other sport along the way.

He taught me to throw a curve ball and to shoot a free throw, but more importantly, he disciplined me, supported me, and cared

about me. He along with another friend's family raised me. And I watched how they encouraged their own kids to get themselves ready for college and life. They helped me understand what I wanted for myself and what I had to do to achieve it.

I was the first in my family to graduate from college. My younger sister and brother saw it could be done and have each graduated from college as well.

All of our individual contributions are made possible by combining our dreams, our goals, with the support and help of others. Individual greatness is really a function of hundreds of people. Though, I believe, the opposite is *also* true. Great communities of thousands or millions are built one positive human interaction at a time.

Never underestimate the significant power of human caring as an agent of social or economic change. It's caring for others.

It's caring to make a difference. Or, simply, it's caring to *do* something.

It's fundamental to our work at United Way. Our mission is clear. United Way improves lives by mobilizing the *caring* power of communities. Great social movements begin with individual acts of kindness or courage driven by principle and commitment.

Though, to be a true change agent, people must first believe that they can and then take the initiative to make it happen. This “normative change” is the idea that a movement is started by committed individuals who refuse to accept the status quo.

It's also how we, as Americans, and more and more as global partners, respond to crisis—we organize. Mothers Against Drunk Driving strengthened laws to decrease drunk driving. These laws were the result of parents saying: *I won't let it happen to another family.*

It's the same with the "One Campaign's" response to AIDS and extreme poverty. The issue created the response. Today there are over ten million on-line advocates influencing global policy.

As a father of two daughters, an issue close to my heart is girls in sports. Leaders at high schools and colleges weren't just sitting around one day thinking, "You know, we could use more women's athletic programs." It took young women, parents, and coaches making it an issue and working with their institutions to provide greater opportunities.

You see, it's easy to just call attention to, and rally against, today's many social and economic injustices. However, you must also be part of their solution.

You can do *both*.

Yours is a generation that has something to say. You've grown up with the Internet, and have witnessed the benefits of a thriving

consumer era. Though you may also, understandably, have concerns about the direction of business, government, media and other institutions around you. You want to do well, but you also want to do good.

And as you ask more of the people and society around you, turn those questions on yourself, as well. Even the big issues aren't out of reach. What can I do to help a single mom on public assistance? What can I do to combat the scourge of AIDS in Africa? Or what can I do to end homelessness on our streets?

You can get involved in a formal way by volunteering for an organization or cause that you really care about. Or, just as importantly, you can take an interest in the young people or older folks in your neighborhood. Studies now show that social indicators, including crime rates, are more positive in neighborhoods, no matter their income levels, where people know each other by name, especially if adults know the children in the neighborhood by name and take an interest in them. It's

called social efficacy. It's something we've allowed to erode in this country, and I would encourage you to help build back.

Each one of you is capable of greatness. You just have to dream enough and care enough.

You've heard it quoted many times, but its simple message is very powerful. Bobby Kennedy said:

“There are those who look at things the way they are, and ask why... I dream of things that never were, and ask why not?”

He wanted to be part of the solution. He *cared* to get involved. If Kennedy were delivering this message today, it would certainly be framed in a global context.

The shift from an national industrial economy to a global information and technology economy has moved at break neck

speed in historical terms. And with it, our role as Americans in this global community is changing. What is our responsibility in this new world?

Economics classes have taught us that thriving, successful societies are tied directly to the economic and social well-being of *all* people within them. Today, that means addressing the needs of our global neighbors as well.

The public service challenge for your generation will be balancing the rapidly growing needs of communities here in the United States with social and economic global issues that have never been more compelling.

Need exists in every neighborhood, on every street and in every home, everyday. In the United States, here's what we're up against.

Today, there are four million entering high school freshman every year. Almost one million of them will not graduate. For students of color the disparity is more like half!

And as achievement gaps widen, jobs that the masses once relied on no longer exist in the same numbers. Jobs that do exist are increasingly highly technical. They require a higher level of education and training. This, at a time, when our primary education metrics are not keeping up, and we're not preparing enough young people in order to ensure our future competitiveness as a nation.

Debt in America is soaring as borrowing to make ends meet has become more common. Between 1989 and 2001, credit card debt in America almost tripled, while the savings rate has steadily declined.

Even more concerning, a recent study found that one out of three households reported using credit cards to cover basic living

expenses. This includes rent, mortgage payments, groceries, utilities or insurance.

Today 20% of Americans control 85% of our wealth. The bottom 60% of Americans by income control only 4% of our wealth. This growing gap is not sustainable.

Some income inequity is a normal part of a functioning economy. It creates incentive that drives innovation and a dynamic marketplace. And not all debt is bad. But if the gap becomes too big it threatens civil society, and its stability, altogether. Again, issues like these will illicit a reaction. We're seeing it played out in other countries.

You saw it in Paris earlier this year when students gathered to protest a jobs law to raise awareness of sky-rocketing unemployment among young people. The young Muslim community's tension with the government and other institutions

in the UK, is sure, sometimes ideological, but mostly I would suggest it's about financial opportunity and class.

Last year in the United States, Hurricane Katrina uncovered similar income and class disparities. Once the roof was literally torn off the city, the world saw significant social problems not related to the storm. The social and economic problems, that we knew existed, were significantly more prevalent and much deeper rooted than most Americans had internalized.

While we can't turn back, economic changes and challenges like these have historically called its citizens to act.

These trends will continue unless all of us in the government, business and voluntary sectors work together and share the same collective goals. It means being open to new ideas and non-traditional partnerships. Again, it means keeping the best interest of community top of mind when choosing how to serve.

Our work in the non-profit and government world should not just be to provide social services, for instance. We need to help individuals and families earn more income, provide public and private incentives to encourage savings, and finally to begin to accumulate assets. Family savings and assets provide choices. At the end of the day we need to have private and public strategies that help more folks become financially stable and independent.

I'm certain you saw Warren Buffett's \$31 billion gift to the Bill and Melinda Gates Foundation earlier this year. It wasn't a gift for personal self-interest. It was because Buffett didn't have the expertise to do it alone and believed it was the best way to make the *most* difference. He, like Gates, also believes that, before he dies, he should distribute his wealth broadly to create lasting changes in communities and peoples' lives, rather than keeping it concentrated in his own family. Finally, he believes putting personally accumulated wealth in more hands is good for the

economy, and promotes innovation and productivity versus laziness and inefficiency.

Buffet and the foundation shared a common vision and acted in the best interest of those they hoped to serve.

Despite our challenges, I am positive about the future, in large part because there's a thirst among your generation to care. We see it at United Way in all of our research. You want to make a difference. No matter which personal or professional path you take, business, government, or academia, remember that there is also a role for service and community action.

I would even suggest that you consider a career in philanthropy. I can tell you, from experience, it's incredibly fulfilling!

Service is a personal decision, but you also have to think about what is expected from each of you as leaders. How you live your life directly affects the people around you as well as the local and

global community in which you live. Make them better. Make your communities better. Because, in the end, serving the greater good is in our individual interest, and remember, folks will be watching and following your lead.

Congratulations and good luck!

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