

Salem State University Commencement

May 18, 2013

Bill Cummings' Remarks

Good morning to all of you **new Alumni** / **Good morning, everyone...**

and what a grand day this is for ALL at Salem State University!

Thank you President Meservey for such warm and generous remarks. We are certainly both delighted to be with you here today, playing a small role in this great celebratory event.

Joyce Cummings' Remarks

Bill and I are so pleased to share this wonderful day with all of you, and we sincerely thank President Meservey and the University trustees for the special honor you have bestowed upon us. We are also very proud to be part of Salem State's illustrious tradition of honorary degree recipients.

This day is made even more special by everyone who is here. All the deans, professors, trustees and senior officers of the university, along with thousands of family members and friends are here to congratulate you. **ALL** of these people are here to congratulate **YOU!**

As you reflect today on how much you have all gone through to reach this point, think about how much all of your families have also gone through, for the last 20 or more years.

Graduates, please take a moment to thank each of your supporters. And join me in showing every one of your teachers, family members, and friends, right **now**, how much you appreciate their help and sacrifices. Please let them hear you. Give it up!

Now it's Bill's turn.

Bill Cummings' Remarks

We greet you today with some real **sense** of Salem's history.

Several centuries ago, my **10 times** great great grandfather, Isaac Cummings, was among the earliest settlers of Essex County, in 1642.

In 1692, my nine times great great grandmother, Rebecca Nurse, was one of the 21 victims who were convicted of witchcraft in Salem Village, and then hung for their alleged crimes.

At about that same time, courageous seamen were setting sail from the docks of Salem Harbor, just a mile or so from this spot, and they carried Salem's name and fame, to the four corners of the known world.

What will you do? I predict that in your lifetimes, some of you will certainly travel well beyond the four corners of this world. Some of you will travel into the far reaches of space. Things are still changing that quickly.

When President Meservey, last December, invited Joyce and me to speak here today, she was well aware that neither one of us is prominent or very well known. Our names are not found on any list of celebrity speakers. And if we were getting paid for our travel today, it might be about \$7.00, for our trip from Winchester to Salem.

Columnist Mark Shields had an interesting view of commencement speakers. He wrote that their role is like that of corpses at Irish wakes. "Their presence is essential to the event, but precious little is expected of them."

And while we will never be famous, much beyond our home town, anyway, we have proudly raised a wonderful family, have been very active in our communities and well beyond, and have built a billion dollar charitable foundation.

Our underlying business is known locally for its massive development of Cummings Center, in Beverly. There are now 5,000 people employed, where, in 1996, there were flocks of pigeons and only about 150 workers in the buildings. I have since given up my management role there, but they still let me come around, as long as it's not for a paycheck!

I'll take just a few minutes this morning to discuss some of the great opportunities that really are available to each of you. And then Joyce will tell you a little about our work together in philanthropy. Think of this as the last very brief lecture of your undergraduate years.

President Meservey, by the way, did say she adores brevity on Commencement Day. We shall also be very mindful of Franklin Delano Roosevelt's comments about the subject. "Commencement speakers," he wrote, "should be sincere, be brief, and be seated!"

Many of you will soon go on to earn graduate degrees in exciting areas of education, science, medicine, and many other fields. Others, the majority, I imagine, will start, as I did, immediately down your career paths.

We hope you will soon discover that there are few greater blessings in this life, graduates, than finding work you genuinely enjoy. And, even when you find that work, please do everything in your power to give it your very best effort every day.

A few of you MAY just fall into something, but please, set your mind to earning your success from this point forward, if you truly mean to call it your own.

People who strive to accomplish career goals are far more likely to **recognize opportunities** when they **do** come along, and also to be in a position to **do something** about them.

On the other hand, if your **first** job does not turn out to be just right for you, **so what?** **Most people these days will have several jobs** before the right one finally comes along, and every one of them should be great post-graduate training.

Hard work is a concept about which I am surely a little **fixated**, but sincere effort is tremendously important for those with high career aspirations.

The other idea on which I **may** be even **more** fixated is the importance of **saving** - in any job **or** any career plan. Find ways to save some portion of even your smallest paycheck, and then start **investing** regularly.

And every dollar you can put away now **may**, in a decade or two, **easily be worth 10 or 20 times as much** for something you **really** need. For me, being able to invest our personal savings in our first business was **enormously** important.

Joyce still kids me that I married her for the **\$2,000 she had in the bank!**

Especially coming from a university like this one, with such a fine tradition of promoting entrepreneurship, **many of you** will surely start businesses of your own.

And those of you who **do** will **desperately** need at least **some** of your **own** funds to get those businesses rolling. **Investors are NOT simply out there looking to buy into other people's dreams.**

I urge you, however, to forget about owning **any** business, unless you are also ready to really **prioritize** your work! Think 60 and 80-hour work weeks, and enjoying every minute of it. There still needs to be a **balance** in your life, but that type of schedule will NOT leave you any time to just **waste!**

The real bottom line, graduates – The most important **skills** for anyone in business, or other leadership positions, are the **ability to communicate well**, and the **ability to recognize and solve problems.**

And the single most important **communication** skill we find **lacking**, is **writing** well. I cannot emphasize enough the paramount importance of writing proficiency, and the value of courses like Freshman Composition and Writing 101. Let me offer a special thank you to all the professors here who emphasize the importance of **writing** across the whole curriculum.

The opportunities **really are there**, and for sure, the people who will find them are the people who are out there looking. And what else, before I turn this podium back to my best friend here?

Don't be afraid to consider intelligent risks, and don't be afraid to act when those right opportunities do come along!

Joyce Cummings' Remarks

I will finish up now, telling you a little about our work together, with Cummings Foundation.

Friends have frequently asked, what influenced us regarding philanthropy. It may sound a little Polly Annish to say Bill and I were both active in church youth groups, and that he was a Boy Scout and I was a Girl Scout, but those activities were an integral part of our formative years.

Coming out of the Great Depression, our parents were very frugal, shopping on sale days, and constantly encouraging us to save. Very simply, that was how we were both raised. As adults, we consciously chose to continue living modestly, never dreaming about all that would lie ahead.

It is not that we never spend money on ourselves. We drive comfortable cars and have enjoyed traveling all around the world. But, we still buy only economy class tickets when we fly, and like many of you, we have never been about accumulating possessions.

About our travel – we have spent some time in Israel and Rwanda, which led us to extensive involvement with the U.S. Holocaust Museum in Washington and Yad Vashem, in Jerusalem. Subsequent activity, in Rwanda, greatly increased our interest in issues of genocide and justice.

In 2012 we spent two weeks on a trip to Rwanda, where in 1994, some 800 or 900 thousand people were slaughtered in about 100 days. Our primary objective was to visit, and to learn more about a village and school that was built for 500 orphans of this 1994 genocide.

While there, we also visited two hospitals founded by Dr. Paul Farmer, and his Partners in Health, and we have subsequently arranged for substantial interaction between PIH and the village.

We also learned about Rwanda's desperate need for its first outpatient cancer treatment center, and we shall return to Rwanda in August, for the dedication of this new cancer center.

One time, an interviewer pressed me on "the why question." Why are we giving so much of our money away? I was a little taken aback, but then said "Why not? We have more than we need, our children have more than *THEY* need, and so many in the world around us need so much.

Oliver Wendell Holmes said, "A mind stretched by a new idea never shrinks back to its former dimensions." Well, following our experiences in Israel and Rwanda we were introduced to some new ideas, and our minds have been stretched beyond anything we could have imagined.

Bill likes to say, "instead of giving until it hurts, we should give until it feels really good." And I particularly like Gloria Steinem's words, "It is far more rewarding to watch money change the world, than to watch it accumulate."

Money is only meaningful to the extent we use it to have a positive effect on the world. None of us has ever seen a U-Haul trailer behind a hearse.

It seems that every commencement address includes some final words of wisdom for graduates. So, here are just a few things Bill and I think are especially worth remembering:

First – have integrity in all parts of your life. Cheating others is also cheating yourself. Think of integrity NOT as something we have some of the time, or most of the time, or even almost all of the time. Integrity is something we have 100 percent of the time, or we do not have it at all!

Try to have patience. Recent research shows how instant gratification in all parts of our lives is causing patience to greatly diminish. Instant communication is terrific, but isn't it better to take time to really think about the most appropriate, meaningful message, before we hit "Send"?

Have patience with family and friends. Believe me, without patience, by both of us, Bill and I would not be standing here together today. Forty six years of marriage takes a lot of patience!

Be faithful to your friends. Think of your friends like helium balloons. Once you let them go, it is very difficult to get them back.

The only advice I remember from the talk given 51 years ago at my graduation, at University of Alabama, was to "read at least one book a month." That is still good advice.

Reading new material is one of the easiest ways to find subjects that stretch your mind. Continue to look for things to stretch your minds!

Once again, Bill and I congratulate you and wish you much future success. And, we leave you with a favorite short quote, from Gandhi – **BE THE CHANGE YOU WANT TO SEE IN THE WORLD!**