



**Commencement Address
by State Treasurer Denise Nappier
Capital Community College
Hartford, Connecticut**

Thursday, June 1, 2000

Thank you Rev. Cannon for your gracious introduction. To my fellow elected officials, members of the Board of Trustees, President Rubenzahl and members of the administration and faculty... parents, children, extended families, friends and distinguished graduates, good evening and greetings.

I appreciate the opportunity to participate in this very special occasion – the commencement ceremony of Capital Community College. I especially appreciate the opportunity to join you, the Class of 2000, on your day. To the Class of 2000, I offer my sincere congratulations on your academic achievement. You've done well!

And to show my appreciation and act on my congratulations, I'm going to exercise one of the little known powers of the Treasurer of the State of Connecticut.

By the authority vested in me by the laws and constitution of this great state...and since there's nobody I see here who can stop me...(with all due respect to my fellow elected officials here this evening) ... I hereby declare this Day to be "The Capital Community College...Class of 2000...Day of Celebration!" YOU GO, CLASS OF 2000.

But my declaration doesn't take effect until this program is over. So, right now, you've got to listen to me.

This is indeed a very special day... certainly for the graduates, but also for the families and friends of the members of the Class of 2000... their encouragement and support was so important in helping you to reach this wonderful milestone in your lives.

You should all take enormous pride in this achievement, relish every moment of this evening, it only comes once around, and know that we all share your joy.

For those of you who can hardly believe that you have reached this crowning moment, reality will set in soon when you first are reminded of these three words: 'college loan payments.'

Don't despair, though. As State Treasurer, my business is all about identifying sound and prudent investments, and I can assure you that your education is one of the most prudent and profitable long-term investments you'll ever make.

With this education, you are not only equipped with employable skills to help you pay off your school loans, but your learning will pay off for years to come. How? By

opening greater opportunities for you than you could ever hope to qualify for without it. In America -- in this global age -- opportunity is what it is all about. Some of us have it and some of us don't. But we don't have to go there today. You have eliminated one of the obstacles to upward mobility in your professional career.

For a few moments, then, I'd like to take this opportunity to talk to you about your new opportunity. As we embark on this new century and new millennium, the investment you have made in education has bought you opportunity.

My message today is to strongly encourage you to take advantage of your opportunity by committing to important habits, such as positive action and attitudes, preparation, and financial planning through knowledge of investment and savings. And when you have done these things...I want you to create still more opportunities for others.

As the Class of 2000, you are launching into the future at a momentous time in history...

The latter part of the 20th century recorded remarkable achievements, especially in science and information technology. These include:

- the development of cloning,
- splitting atoms and splicing genes;
- the Hubble telescope, which illuminated corners of the universe man had never seen before;
- and the microchip and the world wide web which have made it possible for virtually anyone, anywhere to communicate with everyone, everywhere.

Even with these remarkable achievements, however, the 20th century has left much important work still to be done. We have just finished a century in which we witnessed the creation of remarkable wealth.

Yet we begin another century with segments of our society still mired in poverty. In our very own state of Connecticut, we tell a tale of two societies...one very rich and one very poor. We have the highest per capita income in the nation, yet we house three of our country's poorest cities.

You know, in the last century, we bridged the vast expanse of space between the earth and the moon. Certainly, in this century, we can close the gap that separates the rich and the poor.

The 21st century lies before you, full of promise and unparalleled opportunity. I challenge you, as new graduates, to make certain that opportunity is available to all in this city, in this state, and throughout our nation.

With diplomas in hand, class of 2000, you are the first to graduate into the new century. You can truly begin at the beginning, not only to reap the rewards of your education ... but to give something back ... to help to shape the future of this new century.

Your achievements are only limited by the level of commitment that each of you makes as you pursue the opportunities of your post college years... and, by the intensity of your dedication to the positive attitudes, action and preparation that helped bring you to this day.

As far as **attitude** goes, I believe 'one does not work because she is inspired, but that one becomes inspired by working.'

I encourage you, implore you, to look toward your future with an attitude that proclaims you can shape the future and make a positive difference for yourselves and your community. Get involved, and get inspired. Get involved to get inspired.

Regarding **action**, I believe the following story illustrates the difference between good intentions and taking action. A young man was told, "you have five birds on a fence. Three decide to fly away. How many were left?" The answer is "five." Three birds only decided to fly away. But they didn't act on that decision. The story illustrates that your decisions are only as good as your actions, your perseverance, and your ability to execute your decisions.

At some point, each of you had to have made the important decision to sacrifice time, money, and other possible endeavors in order to pursue your education, or else you wouldn't be sitting here in gowns and tassels. Can I get a witness? But, would you have reached this victorious moment if you had not acted and then stuck to it? Of course not.

I know many of you may have traveled a long, demanding road to get to this triumphant place. No doubt, some of you have worked full time, balancing the demands of work and family, and carried a full load of classes, as well.

I am sure it has not been easy. Nothing worth doing ever is. I commend you for your commitment and your success. Just remember--your decision--supported by positive action--has certainly made it worthwhile. That's why I don't want you to stop now that you have reached this level of success and preparation.

Those who know me well understand my penchant for sound **preparation** in my professional career. I believe that preparation--accompanied by positive action and opportunity--is the basis for leadership and the rewards that come with helping others.

Let me give you a personal example of what I'm talking about here. When I formally launched my campaign for State Treasurer in 1998, I had no money in the bank and no formal campaign organization. Many people thought that I could not win this race. More often than not, whether because of my gender or race or both or maybe because I'm a native of one of the poorest cities in our country... more often than not, many people assumed that I knew nothing about the field of finance.

In a year-long campaign, I outlasted a better funded opponent in a statewide primary election, and then went on to defeat the incumbent office holder.

So how did I do this? I had the preparation of a solid college education, similar to what you have achieved today, but it was followed by nine years as City Treasurer right here in my hometown, our capitol city of Hartford.

In addition, my years before then as a professional government employee and as a political volunteer spanned decades. Launching my campaign with no formal campaign organization or money, was virtually unheard of for a statewide campaign. But, I did not launch my campaign out of arrogance – I launched it out of the confidence that comes when you know you're fully prepared.

And no doubt, my affinity for preparation was cradled in my youth, growing up and attending public schools right here in Hartford. I was encouraged to measure my success by the contributions I made to building a better society and promoting knowledge.

To those values, two of my sisters and I added another ingredient to fuel our ambitions--a healthy dose of sibling competition. We competed in virtually every aspect of our childhood with an intensity that I believe only triplets -- which we are - can truly appreciate.

Along the way, we learned that it is not necessary to understand things in order to argue about them. But we also learned that our competitive drive served to bond us more closely than to divide us.

No doubt, my family background provided the foundation for my ambition. It enabled me to see myself as successful in the greater society. Your own life experiences, no matter how different or similar to mine, have done the same for you -- it has brought you to this day and this wonderful achievement. Now it is up to you to take your degree and pursue the best in your future endeavor, whatever path you choose. Now is the time for you to get the highest possible return for your educational investment – to make certain that the education you worked long and hard to achieve continues to pay off in your life, and in the life of your family and your community.

I understand that some of today's graduates may be the first members of their families to receive college degrees. That's a special tribute to the graduates and to their families and it underscores why the mission and programs of Capital Community College are so important.

A community college program holds a special place in our education system. It is often one of the first windows of opportunity for students to gain preparation for personal success and to contribute to the larger society.

I commend you, Dr. Rubenzahl, your administrators and faculty, for the commitment you all bring to the academic preparation of the students at Capital Community College.

I have great confidence in you, the class of 2000 and in your potential to continue to make dreams come true. With positive attitude, action and preparation, and let me add—in recognition of today's expanding marketplace--with economic opportunity, the class of 2000 can and will succeed, and make a difference in our society.

I would, however, like to leave you with one additional challenge... regarding economic prosperity and financial literacy for your family at the start of this 21st century.

I know you have had your heads in the books lately. So you may not have heard the most popular question on television these days. Today, the most popular question on television is "who wants to be a millionaire?" Of course, everybody's answer, including mine, is, "I do."

My question is, 'if you win that kind of money, wouldn't you also want to know how to manage and preserve some of it?' Wouldn't you also want to know how to make your money grow so that it will last a lifetime? Frankly, I would prefer if more people could first accurately answer the question, "what is wealth?"

On a serious note, I am concerned that many families in our state, and across the country, are not knowledgeable about savings and investments. That is a degree of education that is too expensive to be without.

As someone once put it, students who graduate without personal financial management skills are driving unbuckled. They may survive, but the risk of disaster is a lot higher.

Knowledge of financial planning and wealth building is essential to help sustain your hard-won achievements. Building wealth helps lay a stable financial foundation for your future.

There is no greater gift you can give yourself when it comes to money matters than to learn about investing prudently in your own futures – about the power and clout that come with economic self-sufficiency – and sharing wealth with your community. It is by far the best footing we need to achieve true social and economic equality in this new millennium.

Today, I congratulate you on your success. Tomorrow, I recommend your commitment to the positive attitudes, action and financial planning that will sustain your success. Above all, I ask you to use your education charitably, to light this new century with renewed hope and promise for all. Best wishes for your continued success. And let it therefore be resolved that Thursday, June 1, 2000 is hereby designated as the Capital Community College... Class of 2000 day of Celebration. Thank you very much, Class of 2000!

This text was prepared for delivery. Actual remarks may have differed.