

COMMENCEMENT CEREMONY  
FOR  
THE COLLEGE OF BASIC AND APPLIED SCIENCES  
UNIVERSITY OF GHANA, LEGON  
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(9:00 AM)

COMMENCEMENT SPEECH DELIVERED

BY

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Honorable Minister of Education representing His Excellency the President

Chancellor of the University of Ghana

Chairman and members of the University Council

Vice-Chancellor

Honorable Ministers of State

Members of the Advisory Board of the College of Basic and Applied Sciences

Members of Convocation

Staff and fellow students [fellow students because I am still learning]

Alumni

Graduands

Invited Guests

Distinguished Ladies and Gentlemen

It is a great honor to stand here today to deliver the commencement speech to fellow graduands in the very Hall I received my BSc degree in October 1979.

I would like to talk to us on one simple topic that everyone here will never forget about. It is a topic I believe Ghana needs to hear the most about, so let me invite you to fasten your seat belts and join me on a short but exciting journey. Let me caution that it will be a bit rocky once a while, but you should not be surprised because of the many potholes on our streets today.

The topic is integrity. Incidentally, the motto of the University of Ghana is “*integri procedamus*” meaning, “we proceed with integrity”

The word integrity evolved from the Latin adjective integer, meaning whole or complete. In this context, integrity is the inner sense of "wholeness" that derives from qualities such as honesty and consistency of character. Integrity is the quality of being honest and having strong

moral principles that culminate in moral uprightness. It is generally a personal choice to uphold oneself to consistently moral and ethical standards

Barbara Killinger declares that integrity is a personal choice, an uncompromising and predictably consistent commitment to honor moral, ethical, spiritual and artistic values and principles.

Borrowing from Barbara Killinger's definition,

*A man or woman of integrity is one who by personal choice, has an uncompromising and predictably consistent commitment to honor, moral, ethical, spiritual and artistic values, principles and belief system of the Holy Scriptures. Men and women of integrity are, therefore, doers of the Word of God and not hearers only.*

For me as a Christian, the underlying force of integrity is the fear of God that is established firmly upon the foundation of the Word of God. Thus a man or woman of integrity is a person whose value and belief system, behavior and character are dictated by the Word of God.

Being honest about stealing something does not make one a person of integrity, because a person of integrity will not steal in the first place!!

True honesty implies a refusal to lie, steal, or deceive in any way.

So we have

Political integrity

Artistic integrity

Cultural integrity

Academic integrity:       as an alumnus of this great institution, I can vouch that you have all earned your degrees with academic integrity;

We also have:

Financial integrity

Sexual integrity

Tons of work have been done on this important subject, but

I picked up just two examples to share with you, one from an entrepreneur, Amy Rees Anderson, and the other from a Reverend Minister, Prof. Kenneth Boa, President of Reflection Ministries

Amy Rees Anderson, a very successful American business woman says

If she could teach only one value to live by, it would be this that:

**Success will come and go, but integrity is forever. Listen to what Amy says:**

Integrity means doing the right thing at all times and in all circumstances, whether or not anyone is watching. It takes courage to do the right thing, no matter what the consequences will be. Building a reputation of integrity takes years, but it takes only a second to lose it, so she advises that you should never allow yourself to ever do anything that would damage your integrity.

Amy adds that many prefer to live by “the end justifies the means” principle. So

- Sales people overpromise and under deliver, so they can make their quota for the month.
- Applicants exaggerate their experience and expertise during job interviews to impress people because they desperately need a job.
- CEOs overstate their projected earnings because they don’t want the board of directors to fire and replace them.
- Entrepreneurs overstate their pro-formas because they want the highest valuation possible from an investor.
- Investors understate a company’s value in order to negotiate a lower valuation in a deal.
- Customer service representatives cover up a mistake they made because they are afraid the client will leave them.
- Employees call in “sick” because they don’t have any more paid time off when they actually just need to get their Christmas shopping done. And the list goes on. In each of the above cases, Amy says, the person committing the act of dishonesty will tell you that they had a perfectly valid reason why the end result justified their lack of integrity.

You may gain power quickly and easily by cutting corners and acting without the constraints of morality, but you will pay a very dear price in the end.

So graduating ladies, don't go and sleep with anyone to get a job; and when you get the job, don't entice vulnerable managers with your body to get your promotion. A lady colleague of mine at the African Development Bank had worked for 30 years and was retiring. She came and informed me that some of the Administrative Assistants who had become her boss joined the Bank and served under her, but they had used sexual favors to forge ahead. A manager once slapped her butt (buttocks), and she slapped that manager back in his face! She retired from the Bank after 30 years of honorable service and left with dignity with her marriage intact. Many of those who played around with their bodies had ended up in divorce with untold agonies, yet they were in high positions earning fat salaries. That is what I call "expensive promotion". A lifestyle of integrity will lead you on the path to what I call "cheap, but honorable and lasting promotion".

And graduating gentlemen, when you move up the corporate ladder, don't ask for sexual favors from vulnerable young ladies before employing them. And don't allow the Jezebels to attract you with their seducing attires, tight dresses and pumping breasts. I have been a manager and a diplomat before, so I am talking from experience. As the Country Manager of the African Development Bank in Sierra Leone, I used to have this experience. A few days after delivering a keynote address at an international conference, I would receive calls from one of the ladies who served as an usher. Once you register for a conference, the ushers get all your details, including email addresses and phone numbers. "Hello, Dr. Onwona, my name is.....; you asked me to call you". Then I will reply, "Sorry, I am a married man; if you call me again, I will give your name and number to Protocol, Ministry of Foreign Affairs for harassing a diplomat. One lady from Fourah Bay College pursued me for weeks until the Chief Protocol Officer called and gave her a warning.

Amy states as a matter of fact that several people have used dubious means to become successful without ever being caught, and that gives them a false perception of the path to success that one should follow. Unfortunately, momentary success usually comes at an incredibly high price with far reaching consequences, so beware.

Warren Buffet, Chairman and CEO of Berkshire Hathaway said it best; "in looking for people to hire, look for three qualities: integrity, intelligence, and energy. And if they don't have integrity, drop them (like hot cake), because the other two traits they have will kill you."

These are the smart thieves!! They can swindle whole nations if care is not taken when dealing with them.

Let me share a true story I know of from my secondary school days at the Presbyterian Boys' Secondary and 6<sup>th</sup> Form Science College (popularly called Presec, Legon) where I earned my Ordinary and Advanced Level Certificates.

[At Presec, we had a very smart, but troublesome colleague in 6<sup>th</sup> Form. We were not supposed to go out of campus without permission. This smart guy went to Legon without permission and when he was returning to the “tro-tro” station to take a bus back to Presec, the music director of Presec saw him. As the music director approached him, this guy cooked up a story and quickly went and bought a loaf of bread. He approached the music director with confidence and asked him if he was a teacher at Presec. The music director was confident he was talking to this guy, but our colleague was also bold to suggest to the music master that he is a twin brother of the student at Presec. He begged the music director to bring the loaf of bread to his “twin” brother and inform him that he will visit him the following week because he was busy preparing for exams. Reluctantly, the music director took the loaf of bread and headed for Presec. Then our colleague took a taxi, asked the driver to speed past the music director and drop him at his dormitory. A few minutes later, the music director came looking for our colleague with the loaf of bread he had given him at the Legon “tro-tro” station. The music director informed our colleague he met his “twin” brother and he asked him to bring him the loaf of bread. To make the music director believe his lies, our colleague remarked “oh man, didn't he add some money? That's what I need!”. A few weeks later, our colleague got into trouble again and the teachers were discussing him. The music director then remarked: “no wonder he is still doing his Advanced Level studies and his twin brother is ahead of him at the University of Ghana”. That's when another teacher confirmed to the music director that our colleague is the only child of his father, and that his father has no twins! Of course, when the truth came out, our colleague was severely punished for deceiving his teacher.

So, Amy warns that a person's dishonesty will eventually catch up to them. It may not be today, and it may not be for many years, but you can rest assured that at some point there will always be a reckoning. See what is happening to Bill Cosby, popularly known as Dr. Huxtable in the Cosby show. After 40 solid years, his sexual molestation of vulnerable young ladies who saw him as a father figure and a mentor has come out to the open. The Cosby show was rated No. 1 Show in America for 5 consecutive years from 1984 to 1989, but see what the lack of sexual integrity has done to Bill Cosby's image within a very short time.

So, Amy Anderson strongly advises that if you wish to become a person of integrity then avoid those who are not trustworthy and have nothing to do with them. Do not be enticed into

believing that while they are dishonest with others, they will never be dishonest with you. She makes the point that if someone is dishonest in any aspect of his/her life you can be rest assured that he/she will be dishonest in many aspects of his/her life. Birds of the same feathers flock or fly together. So, if you want to build a reputation as a person of integrity then surround yourself with people of integrity.

Mr. Kenneth Boa, President of Reflections Ministries has put it this way:

The best way to discern whether or not we are living a life of integrity is to ask ourselves, “how do I live when no one’s looking?” He says, it’s easy to look like a person of integrity when people are watching, but if you do not live your private life with the same level of consistency as you live your public life, then your integrity is questionable! Kenneth says we make every effort to maintain a good image for the public eye. We do our best to get people to think about us the way we want them to think about us.

John Ortberg suggests, “human conversation is largely an endless attempt to convince others that we are more assertive or clever or gentle or successful than they might think if we did not carefully educate them.” The Lord Jesus Christ made it very clear that we should be careful not to do your acts of righteousness before men, to be seen by them. If we do, we will not have any reward from our Heavenly Father.”

Yes, it’s possible to live one life publicly and a completely different life privately. Kenneth Boa says that’s not integrity, but an invitation for God’s discipline. He advises us to live with consistency in public and in private, because God, our Heavenly Father “sees what is done in secret”. Thus, being faithful in the small and secret things is a big deal. Kenneth warns that it may be the case that God is far less concerned with your public persona than he is in your private character. God may be more concerned with how you manage your personal checking account than how well you administer the books of a big company. He advises that it’s in the small, secret places of self-evaluation that God’s grace changes and shapes us into the image of His Son.

Kenneth asserts that in the end, who we become reveals our real desires. If we desire the praise of men, then we will become a certain kind of person whose actions are dictated by what people will say. But if we desire to please God, then integrity will need to become a priority, and the fear of God will drive every action and decision we take, publicly and/or privately.

Excellencies,

Distinguished ladies and gentlemen,

Fellow students and graduands,

Permit me to share a few integrity quotes with this august audience

Warren Buffet

It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."

Michelle Obama

We learned about honesty and integrity - that the truth matters... That you don't take shortcuts or play by your own set of rules... And success doesn't count unless you earn it fair and square.

W. Clement Stone

Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity.

Oprah Winfrey

Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not.

Confucius

The strength of a nation derives from the integrity of the home.



Zig Ziglar

With integrity, you have nothing to fear, since you have nothing to hide. With integrity, you will do the right thing, so you will have no guilt

Henry Kravis

If you don't have integrity, you have nothing. You can't buy it. You can have all the money in the world, but if you are not a moral and ethical person, you really have nothing.

Rick Warren, author of the Number 1 Best Seller, "Purpose-Driven Life"

"Integrity is built by defeating the temptation to be dishonest; humility grows when we refuse to be prideful; and endurance develops every time you reject the temptation to give up."

I posit and believe that national integrity derives from the integrity of the people who make up a nation. So when we water down ethical and moral standards to downplay integrity for illegitimate and stolen wealth, we are effectively weakening the very fabric of our nation's integrity, and hence, its strength.

Let's take a quick look at a few Biblical examples of integrity

1. Samuel the Prophet, was a man of integrity

Listen to his excerpts of his farewell speech to the people of Israel,

"I have listened to everything you said to me and have set a king over you. Now you have a king as your leader. As for me, I am old and gray, and my sons are here with you. I have been your leader from my youth until this day. Here I stand. Testify against me in the presence of the lord and his anointed. Whose ox have I taken? Whose donkey have I taken? Whom have I

cheated? Whom have I oppressed? From whose hand have I accepted a bribe to make me shut my eyes? If I have done any of these, I will make it right.”

Then the people of Israel replied:

“You have not cheated or oppressed us;. You have not taken anything from anyone’s hand.”

How many heads of state, across the globe, can stand publicly and open themselves up for public scrutiny on all the investment projects they have done for their country during their term of office?

## 2. Daniel, (Shadrach, Meshach and Abednego):

Daniel moved from slavery to Vice President who served two kingdoms (Babylon and Persia) and four kings from Nebuchadnezzar to Belshazzar to Darius to Cyrus. True men and women of integrity will survive kingdoms, change of government and political parties. They don't sell their birthright to ruling parties, ruling governments and heads of state. They maintain their positions of integrity to please God and God alone!

## 3. Joseph is another man of integrity

He moved from slavery to Prime Minister of Egypt. He refused sexual harassments from his boss, Potiphar’s wife, ended up in jail, excelled there in jail and got promoted to the post of Prime Minister. Very similar to the Late President Nelson Mandela’s story of integrity. He stood his ground and paid the price of 27 years of incarceration at Robben Island, but came out victorious in the end. Integrity can be very costly, but pays off big time, far beyond its cost. It is a net gain to lead a life of integrity!

## 4. Esther was a woman of integrity

She was an orphan in a foreign land, being cared for by her uncle, Mordecai. That’s a recipe for a lifestyle of prostitution, but Esther kept herself pure and ended up as queen in a foreign land of the greatest kingdom of her time. - 27 provinces from Ethiopia to India. A whole book in the Bible is reserved for her story! Integrity pays off!!!

Excellencies,

Distinguished ladies and gentlemen,

Fellow students and graduands,

Now, let me briefly share a couple of my personal testimonies with you.

1. As Assistant Deacon at Presec, I was responsible for counting the offering and bringing the funds to the Chaplain's residence after every Sunday evening service. My pocket money was just two Ghana cedis, and every Sunday, I would carry over 100 Ghana cedis in coins to the chaplain. All I needed were two 50 pesewa coins and my weekly supply of hot "bofrot" (doughnut), meat pie and ice-cream would be assured. Yet because of the Presbyterian discipline and the fear of God (from home), I did not touch a pesewa from the school offering. Indeed as Confucius has stated, a nation's strength derives from real integrity that has its roots and foundations at home. The school forum then builds on it to prepare us for society and national development.

2. As a World Bank staff, I was once sent on a mission to Nigeria to go and close down a project in which 34 project vehicles had been taken by a State Governor for his newly formed cabinet. On arrival, I met with the project management team and all the project staff had apparently been warned to lie to me that all the vehicles had been returned to the project. After the meeting assuring me that the vehicles had been returned, I stepped out of the conference room and was on my way out to do a field visit when a young lady sneaked out of her office, left a slip of paper in my hand and dashed back quickly into her office. When I opened the slip and read it, it said: "don't believe any story they have told you about the vehicles; none of them has been returned by the State Governor". I went back into the conference room to confront the project manager, who finally admitted that indeed the vehicles had not been returned, and the military Governor had warned he would fire anyone who disclosed the truth to me. I led the project team to meet with the military Governor who also confirmed the vehicles were still with his office. I advised him to take a couple of the project vehicles for the agriculture ministry and do likewise for other sector ministries financed by the World Bank and the donor community, instead of completely immobilizing the

agriculture project. Of course, the military Governor was not happy with what I had done and wanted to get back at me. He organized a dinner in honor of the World Bank mission and brought cultural dancers to grace the occasion. The following morning, I went to say farewell to the Governor and he gave me a parcel shaped in the form of a VHS cassette. It was typical for the State Governments to give us a copy of the video cassette of the program done in our honor, so I initially thought it was a VHS recording of the night dinner held in honor of my mission. However, just before going to the local airport to fly back to Lagos, God spoke to me to check the parcel, and to my utter shock, it was full of 25,000 brand new naira notes! I went immediately to report the matter with the Governor of the state next to this Governor and left the funds with him. I could not return to the Governor who tried to bribe me, because I would have missed my flight to Lagos. I asked the other State Governor to warn his colleague that the next time he attempts to bribe me, I would do a press conference and expose him. Upon returning to the World Bank resident office in Lagos, I reported the incident to the Resident Representative for the record. This incident took place during President Ibrahim Babangida's regime when military governors had real power.

God himself is the rewarder of men and women of integrity, so aim at pleasing God if you want to be a man or woman of integrity.

Let me talk briefly about bribery and corruption

Bribery and corruption have become a canker in our society, as it is in many other countries.

Here are some facts and figures on corruption that I gleaned from the UNDP anti-corruption website.

- The World Bank Institute estimates that \$1,000 billion (1 trillion) are paid in bribes per year
- The Asian Development Bank estimates that corruption can cost a country up to 17 percent of its GDP.
- The 2010 annual report of Global Financial Integrity estimates that us\$1.8 trillion was the volume of illicit financial flows from Africa between 1970 and 2008.

Corruption has the power to undermine human development and even democracy. It arrests the supply of public goods and services in general by diverting public funds into private pockets. Many enter politics poor and become wealthy overnight. In 2009, the UN Secretary-General made the following statement for the international anti-corruption day:

"When public money is stolen for private gain, it means fewer resources to build schools, hospitals, roads and water treatment facilities. When foreign aid is diverted into private bank accounts, major infrastructure projects come to a halt. Corruption enables fake or substandard medicines to be dumped on the market, and hazardous waste to be dumped in landfill sites and in oceans. The vulnerable suffer first and worst."

Is it not a shame for Ghana that after 58 years of independence, as the first nation south of the Sahara to become independent, the best city road in our capital was financed by a foreign nation! Look at the "tatale" roads we make, yet we have the best engineers. Lack of integrity makes us sign off on mediocre work with sub-standard performance contracts. If we break our own procurement rules and build sub-standard highways, we will suffer for it. I wonder what roads Ghanaians expect to drive on when they import expensive flashy cars that can go up to 240-300 km/hr. Those expensive cars were built for first class roads, not the cheap ones we are cutting corners to build. We have become excellent dodgers of potholes and end up driving in zig-zag manner with horns blowing every second. What chaos! And that is our own making! Not the IMF, not the World Bank, nor the African Development Bank or any donor country. It is time to re-examine the poor levels of performance we have compromised our standards to. Whatever standards we choose to accept knowingly or unknowingly, directly or indirectly, ultimately determine the quality of life we end up with.

Peter Eigen, a former colleague of the World Bank, set up Transparency International, and came up with the Corruption Perception Index, CPI

The CPI scores and ranks countries/territories based on how corrupt a country's public sector is perceived to be. It is a composite index, a combination of surveys and assessments of corruption, collected by a variety of reputable institutions. The CPI is the most widely used indicator of corruption worldwide.

Switzerland was ranked 5th out of 175 nations. Ghana was 61st in the world ranking and 8th in Africa, but has probably slipped in 2015 rankings.

Nigeria was 136th in world ranking but Abacha's money was at the Swiss Bank.

So, here is the catch that very few people are talking about

The Swiss Banks operate under their principle of code of secrecy and have ended up protecting stolen wealth and/or honest wealth trying to escape and dodge the payment of national taxes. The USA is pushing the Swiss Government to drop the code of secrecy and release information of American citizens trying to dodge taxes. The USA has helped to put pressure on Swiss banks to return the stolen monies from Abacha of Nigeria and Aquino of the Philippines.

So, to the Swiss bank taking deposits of stolen wealth, I say, aiding and abetting theft is equally damaging as stealing stolen wealth. If my son goes to my bank manager to deposit GHS 10,000 in his bank when my bank manager knows that I give my son pocket money of just GHS200, and the bank manager fails to alert me, he is equally culpable.

So Transparency International should do a more comprehensive analysis and examine both the demand and supply sides of the corruption problem. If they do so, Switzerland may well be far below Nigeria and other African countries on the CPI ratings if we factor into the CPI, the code of secrecy that Swiss banks use as their justification for taking on some of the funds that they know are stolen wealth.

In short, integrity cannot be a respecter of persons and/or nations alike

Fellow students and graduands,

As you move on into the reality of life, go and use the knowledge you have acquired here to think about how you can make a lasting contribution to Ghana and humanity.

Don't go and join or set up an association of the unemployed graduates; don't look for an uncle or powerful politician to fix you a job in the public sector that you are least qualified and trained for. Rather, go and work hard to find a job you are qualified for or become an entrepreneur to employ people.

It is only in developing nations that the public sector is the largest employer of people; in developed nations, the private sector is the lead employer. That is why our politics is upside down. People with average incomes trying to make a living, enter politics and find themselves in the public sector amassing ill-gotten wealth to drain the national coffers. Some of our politicians (past and present) have become parasites preying on public funds to flaunt ill-gotten wealth. Only a few are living a symbiotic relationship with the public sector by providing selfless service that warrants the benefits they are receiving from tax payer's funds.

Governments past and present should promote private sector development, and stop harassing companies seen as opposition party companies. If you destroy them, they take their capital away and create more unemployment to burden govt. Rather, Governments should encourage all private businesses whether they support your party or not and tax them to generate more public funds to provide public goods and services. That is what development is all about. In America, the republicans and democrats are sworn arch enemies fighting all the time, but none of them goes against each other when it comes to promoting business and making wealth to grow their economy. Let us grow up and stop the vindictive behavior we caption as politics.

It is a selfless attitude underpinned by integrity and an innate desire to help humanity that receives divine approval for true and lasting wealth. Some 40 years ago, bill gates saw the value of computers to society and wondered why the main frame computers could not be at the desk of every home. That is how Microsoft was birthed. He ended up becoming the richest man on earth, giving us\$250 million research grant for Africa and developing nations, every year! Think about it!

Elizabeth Holmes is the latest American billionaire under 40 years. She is the only billionaire and woman among the ten richest young Americans who did not get their billions from social media or inheritance. She said on a CNN documentary that she hates to see too much blood drawn from our bodies to do simple tests, so researched hard and came up with a solution that relies on nanotechnology to take just a drop of blood from the fingertip to get every conceivable medical result that a medical doctor needs to diagnose medical problems of patients. For your information, Elizabeth was a drop out from Stanford University but has managed to create a medical services company (Theranos). That's a drop out who used her thinking cap to develop something beneficial to assist humanity.

So, go and think likewise, and become a CEO of your own company to help build Ghana.

I am expecting millionaires and billionaires from this group. [I thought I would get a better applause than that!]

I will like to end my speech by saying a short prayer for you. I did not check this with the university authorities for political correctness. I am sharing on the basis of my personal beliefs as a Christian.

Many will frown at this because this is supposed to be a learned institution. Look at the “aka pompo” gowns all over the place! But i know and have seen men dressed in suits consulting fetish priests and other satanic sources for promotion in the corporate world. When the African Development Bank was retrofitting its office infrastructure to introduce internet some years back, black pots with all kinds of charms in them were found sitting in the ceiling of many offices. A senior management staff at the African Development Bank was rushed to a hospital on an emergency, and when he was de-robed to put on the typical hospital dress gown, all kinds of charms and amulets were found hidden under his suit on his body. An Indian colleague at the World Bank invited me to his house for dinner, and right at the entrance of one of his rooms, there was an altar with burning incense, and he was proud to show me his Buddhist altar without any apologies!

Politicians across many countries and here alike are slaughtering innocent lives, including burying pregnant women and children alive to get power. Fishermen are burying albinos on the sea-shores of Ghana and other African countries to appease the gods in order to have more fish harvest. This is evidence from UN staff I know who were doing surveys in fishing villages, so we are not talking theories here.

So, as a practicing Christian, I cannot end this Commencement Address without bringing God into the picture. My 30 year experience at the World Bank and African Development Bank has opened my eyes to see what goes on in the corporate world. It is war, to say the least! It is deadly competition of survival of the fittest, and qualified, educated and elite professionals use all kinds of dubious means to get ahead of their colleagues.

Fellow students and graduands,



A life of integrity underpinned by the fear of God is what I present to you today. Go and shine by living a lifestyle of integrity. Fear God and work hard, for God will not bless the lazy and indolent.

Finally, let me remind you that:

You did not choose your parents,

You did not choose your sex (male or female)

You did not choose your nationality

Neither did you choose your race

You did not choose the continent and country of birth. (in fact, if God had allowed us to do so before our birth, Africa will be probably an empty continent today)!

You did not choose the day, place and time of your birth

And if you live a normal life, you will not choose the date of your death.

If you did not choose your arrival to and departure dates from the Earth, plus all of the above, what makes you think you can handle the life in between without recognizing the one who placed you here on earth?

This is my prayer for you.

May God bless you and empower you to achieve the destiny He fashioned for you before your arrival on planet Earth, and may He give you the courage to stand for the truth and speak out no matter the consequences. May He bless the work of your hands and make you a blessing to your family, your community and your nation in Jesus' Mighty Name! If you agree with that simple but powerful prayer, let me hear a resounding AMEN from you!!!

Congratulations to all the graduands!

God richly bless you.

And thank you for your kind attention.

