Members of the Board, Sisters of St. Francis, President Mirenda, Distinguished Faculty, Reverend Father Lowe, Honorary Degree Recipients Deacon Dr. DeLuca and my wife Mary Abessinio, Graduating Students, Families, and Friends.

My wife, family, and I are deeply honored to receive this award today. It is humbling to share it with Deacon Dr. DeLuca with his many illustrious accomplishments. This honorific has special meaning for me as I obtained my degree from Our Lady of Angels College, the predecessor to Neumann University. That degree has proven to be an important turning point in my career.

I was thinking about how lucky I am to be giving this speech today. With the number of graduation day speakers cancelling due to opposition, I imagine the good news with me here is that we will not be on any front pages tomorrow.

I was looking on the internet for some guidance on giving this talk and saw where it was recommended putting some levity in my speech. Maybe something could be said that would evoke laughter. After thinking about it, anyone here who knew me as a youth is probably having a laugh. So keeping with today’s reality shows, I’m going to forget about any jokes and tell you really about the roundabout way that I have taken on my career path.

There have been three significant events in my life that were vital to whatever modicum of success that I have been blessed to achieve.

First and foremost was meeting and marrying my wife Mary. Until that time, I was floundering, enrolling and subsequently dropping out of school (several times), having had no absolute goals or focus. The only accomplishment to that point was making the Salesianum high school varsity football team as a freshman, my crowning achievement. I almost had another though, I also wanted to be an Eagle boy scout but didn’t make it. I didn’t make it because I couldn’t swim well enough to get the necessary life saving merit badge although I had about 50 others. With regard to Sallies football however, I was fortunate to become a starter and really felt that I had achieved my life’s goal. I had no other objectives in mind, was happy and satisfied with my status, and success in school was not a priority. I wasn’t worried about any ramifications from my lax attitude which persisted into my mid-twenties. That was until Mary came along. Through my wife, I had an added sense of responsibility, accountability, and a determination to provide a good education and future for my children. I gave up a fun job, repossessing cars (imagine how much fun that would be today), and took a “respectable” one with a local bank.

Actually, the job repossessing cars was with a Finance company. That entry level job provided a sort of OJT (on the job training) and was a catalyst for my banking career. It taught me not only the basics of the finance business, but also how to deal with and understand people, know when
the customers were sincere in their dealings with you, and very importantly, how to negotiate. Repossessing cars was not just going out and hooking up a tow truck. When the situation was explained properly, in the vast majority of the cases, the customer would actually drive the cars to the finance company office. I learned that treating people with respect resulted in good outcomes.

The second significant event was the obtaining of a degree from Our Lady of Angels College. I was 39 at the time and was receiving neither the salary nor recognition commensurate with my work. I found myself regretfully and embarrassingly behind many of my contemporaries who had advanced in their careers. OLA gave me the opportunity to play catch up. Because of the program offered by OLA, I was able to accelerate the completion of my college education, I had one year left, while still holding a full time and three part time jobs. Obtaining my degree, gave me the credentials to seek better employment opportunities which subsequently, opened up the ability to demand higher salaries, bonuses, automobiles, and all the various amenities that go with higher executive positions.

But even in that scenario, where I held executive positions with way above average salaries, I felt that I had more to offer. Frankly, I had the feeling that I could do for myself and my family what I was doing for my employers. Also, I had a desire to be in charge of my own company.

At the age of 47, with my partner in life, my wife Mary, we started a credit card servicing company for banks that ultimately led to the formation of our own bank and other affiliated companies. We grew the organization to over 5,000 employees. So basically, in eight years, I went from a nobody to high-executive positions and starting our own company. Thank you, Our Lady of Angels!

The third very significant event was our funding and building of St. Rocco Church in Avondale, Pennsylvania. With God’s help, we were able to provide a Church to meet the religious needs of some 12,000 Hispanic families. Imagine that priest, Father Depman, now a Monsignor, having to borrow time at various churches just to say Mass. Considering that they had the most baptisms in the Archdiocese of Philadelphia, as well as many marriages, confirmations, and Quincenaros, the arrangement was intolerable.

My prayers finally were answered as I had been trying to find a way to honor St. Rocco. I wanted the public to become more aware of this great Saint who was my namesake. Through the entire process of getting this project completed, I became much closer to my Catholic faith and understood the true value of prayer. As a result, my wife and I were blessed to host the daughter of St. Gianna, and to personally tell Pope Benedict about the building of St. Rocco’s Church. Being close to such holy people gave me a new prospective into religious life.

I was asked to give some advice to the graduating class. Probably the best advice I can give is that which was passed on to me by a man who came to this country on his own, at 14, penniless, and uneducated. This person saved his money and went back to the OLD COUNTRY, started a family and over a period of some 15 years and several trips, eventually brought his family including my father to this country. As a youngster, I shined shoes for this person at his shoe
shine parlor and watched him sign his name with an X. When he passed away, he was financially very successful. This man was my grandfather Rocco. His words of advice were:

1. Have trust, faith, and belief in God.
2. You’ll know right from wrong and always do what’s right.
3. Earn respect; don’t do anything to bring disrespect to you or your family.
4. Get married and raise a family. Be devoted to them.
5. Get a good education.
6. Work hard and save your money.
7. Don’t take the easy way out, i.e. no shortcuts
8. When you face adversity, work through it. In other words, don’t quit.
9. Stand up for your rights.
10. You’re in the greatest country in the world. Don’t abuse the privilege.

I can tell you that following these words of wisdom has proven to be very beneficial for me. They kind of make sense even in today’s technological age.

To the graduating class, congratulations and best wishes to you as you embark on your careers. You’ve taken that important FIRST STEP. For those of you that find yourself in a similar situation as mine, you’ve taken that important next step.

I want to again thank the Board and in particular Dr. Rosalie Mirenda for all that she has done for Neumann University. We all know that she is an outstanding leader and has developed this University from the small school that I once attended to the institution it is today. Without her support, neither Mary nor I would be here.

Thank you.