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UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN

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Thank you. And, to our graduates, greetings. Today represents one of the most important and happiest moments of your life.

As for me, I'm overwhelmed. I thank Chancellor Wise for the invitation, which came to me as quite a surprise. The University of Illinois is a world-class institution. It can be choosy when selecting a commencement speaker. You could be listening today to a head of state, a global economist, an astronaut or a legend in any number of fields ... and all of them could be Illinois alums.

Instead, Chancellor Wise chose me to address the Class of 2013. And here I am.

So, you're about to hear from a U of I graduate, College of Engineering, Class of 1971, who never quite left Champaign, is into pickup trucks and owns an NFL team that went 2-14 last season. And who probably needs a haircut!

I offer some words, hope and inspiration, and share some lessons that I learned outside the classroom.

To the Class of 2013, I salute you. The walk you'll take out of Assembly Hall as a graduate of the University of Illinois will be among the most rewarding steps you'll ever take. And that's because when you started your journey four, or maybe five, years ago, you chose a difficult path. You made a choice to attend a university that doesn't make it easy to earn a degree. In fact, even for the gifted, graduating from Illinois is very difficult.

Well done, graduates. You took the hard road. And my experience tells me the hard road is almost always the right road.

Forgive me if you've heard the story before ... it's been widely told since I became the owner of the Jacksonville Jaguars ... the National Media has scooped a portion of my presentation.

I was 16 years old when I arrived alone in Champaign from Pakistan. We are talking pre-historic times, January 1967. It was cold, dark, a record snowfall ... 23 inches. My parents had sacrificed greatly to send me here, and it was traumatic to arrive in a blizzard, need a place to stay and find the Illini Union asking \$9 a night, which would have taken a huge bite out of the \$500 that I came with.

I asked for a better rate and they pointed toward the YMCA, which provided the essentials for just \$2 a night. I walked the harder road to the YMCA, and it paid off. The next morning I walked outside in nearly two feet of snow and saw a restaurant north of Green Street hiring dishwashers at \$1.20 an hour. I got the job and, with that, literally on my second day, I

discovered an element of what makes America great – empowerment, optimism, I control my destiny.

I finished my engineering course in 1970. The country was in a recession. Jobs were hard to find, especially for foreign students without a green card. Let me see ... you need a job to get a green card but you cannot even get a job interview without a green card. Some things have not changed in forty years.

Prior to graduation, I was volunteering at the engineering placement office and worked on an alumni income survey. In 1970, the highest earning engineering alum was the owner of two fried chicken restaurants in Terre Haute, Indiana. With that insight, I had the courage to widen my search outside a traditional engineering job.

So, as graduation neared, I was met with another choice – take the easy road and walk in the graduation ceremony, and celebrate ... or hit the harder road to find work – fast. No job, no green card, no American Dream.

Hello again, hard road.

I stayed home to print and mail resumes. I made phone calls. And I went door to door throughout Illinois looking for a job, listening to anybody who would talk to me and, of course, with my engineering degree promising them I could solve their problems and fix anything that ailed them.

It was then I had discovered another American virtue – the art of cold calling.

I finally caught a break. A sit-down ice cream parlor, on Neil Street, offered me a job as a night manager.

Literally the same day I heard back from what was then a blacksmith shop in Urbana making pick-up truck accessories, called Flex-N-Gate. Their draftsman/shop guy had quit. Did I want the job?

Let's see ... work was hard, hot, dirty compared to this air conditioned restaurant and paid about two-thirds the ice cream job.

What should I do? Easy job versus hard job?

I, of course, chose the “hard job” where I could use some of my engineering knowledge. It was the right call, and it's stuck with me throughout my life. Whenever I have faced an easy way or a hard way decision, invariably the hard way has turned out to be the right way.

However, at that time, back in 1970, I did question my decision making. The work was physically and mentally hard – welding, grinding, fabricating more than a dozen parts just to make one pick-up truck bumper.

Why not make it out of one piece? Simple idea? Yes, but it had been tried many times before – with no success. Steel, like Saran wrap, wrinkles when you shape it and tears when you hold it tight.

I did the only thing I knew – I went to the engineering library every night after work. I went through handbooks and technical journals. And I solved the puzzle.

As a result, pickup truck bumpers became easier to make, lasted longer and were lighter. They were also more fuel efficient, cheaper and better looking.

As an engineer, I loved complexity, but I learned that the marketplace rewards simplicity.

I worked and saved for eight years and with a \$50,000 small business loan, I started my own business in a garage in Danville, Illinois. My customers now were the automakers in Detroit and Japan, not the local farmers and the parts distributors.

So another new challenge, a new world for me. I knew nobody but I took great comfort in cold calling – that American virtue that had helped me find the only full-time job of my life.

Cold calling in Japan with the help of Japanese graduate students from right here at the University of Illinois was very productive. We became among the first American suppliers to the Japanese automakers.

Over time, with continuous innovations -- and help and contributions of my co-workers -- we grew this small garage operation to more than 16,000 employees, over \$4 billion in revenue, and 52 manufacturing locations globally. What's really cool ... is if you are driving an American, Japanese or German vehicle, I am touching your life and I hope your ride is smooth.

I simply want you to have the courage of taking the difficult road as you leave today. Take a chance. And respect the power and effectiveness of making a cold call.

It's almost a novelty today, the idea of picking up the phone or making a visit to sell yourself or what you have to offer. We ask email to make the first impression. We distill our personality and soul into social media, and we ask others to make introductions for us. Technology is eroding our social skills.

Somebody ... please rebrand the term "cold call" to make it cool.

I became an NFL owner through cold calling. I called and visited the league office in New York City more than Six years ago. I got the names and contacts info of various owners.

Yes, called and visited them. Five years later...Presto an opportunity arose and I was ready. Yes, you need money but the opportunity comes through personal contact, trust and relationships. You won't find a NFL team for sale through social media or listed on Craigslist. To achieve the American Dream, it's all on you to make it happen

Last week I was at the Jaguars rookie mini-camp. For non-football fans, this is where college players are trying to make an NFL team. Fewer than one of every 200 college football players make it to the pros. The odds are greatly stacked against you.

I asked one of the players, “Why do it?”, and he said “I might make the team. And if I don’t, I know I gave it my all. Then I will be able to live with myself.”

It really resonated with me. “Am I giving it my all so I will be able to live with myself?”

This young man was pursuing his version of the American Dream. Yours is likely different. I am grateful to be living it, and I am here as evidence that it is possible.

40 some years ago, some people were concerned that as a foreign student and potential immigrant I was taking a US citizens job at a blacksmith shop. Yes I did take that job and in the process created thousands of jobs -right here in America. Imagine if we fixed immigration and how many more millions of jobs will be created.

But whether you’re foreign-born like me or the sons and daughters of Illinois, the American Dream belongs to everyone. And you have the opportunity – and obligation – to seize all it has to offer. You cannot aspire to anything less. You cannot settle for anything less. And you cannot accept the inevitability of being told no.

It’s another of life’s great lessons taught outside the classroom-how to respond to being told “no”. Let’s be honest ... as a college student, you’ve probably gotten used to being told “yes” by your parents, professors and peers. Yes, you may study abroad. Yes, you’ve mastered the material. Yes, those jeans really do look great. There is no doubt, we love to hear “yes.”

Now, as a college graduate, you’re about to enter the “no” zone. I mean the N-O zone No ... the weekend does not start on Thursday.

“No” would become a central theme in important chapters of my life.

I invested my life savings, heart and sole in 1978 to build bumpers for trucks produced by a major U.S. manufacturer. They loved what I had created. Then, they told me no. Yes, they needed my designs, but, no, they didn’t need me to make them. Today, we provide virtually all their bumpers.

And you’ve heard my story on becoming owner of the Jaguars. But, a year earlier, I had an option to purchase controlling interest in another team. I was close. I was told no. It was disappointing, even heartbreaking.

The question at the time wasn’t whether there would be another opportunity – there was.

The question was whether I would allow “no” to be the final word. And I wouldn’t.

We have to find inspiration and fight from the word “No.”

“NO” is what makes “YES” possible.

As a matter of fact, more than 40 years ago, I suggested to the woman I would eventually marry, Ann Carlson, that I was thinking about growing a mustache. She told me no. See what’s possible?!

To the University of Illinois, words cannot express my thanks for allowing me the honor of addressing the Class of 2013.

To the parents, guardians, siblings, relatives and friends of the Class of 2013, I know I speak for the graduates in thanking you for sharing this moment today.

In particular, to the moms ... let me just say on behalf of your kids – and especially the dads – you’re amazing. Happy Mother’s Day!

And to the Class of 2013, congratulations. You are coming of age at a remarkable time. The challenges and opportunities before you today probably seemed distant and unimaginable when you were a freshman. But, in fact, they’re real ... they’re here ... and they’re all yours now. As you rise to the occasion, make the University of Illinois proud.

I imagine there are a number of lucky graduates with jobs lined up. I wish you the best. But the luckier graduates are the ones who may not have the answer today, but are committed to creating their own path, their own job, their own future. As creators, you will face uncertainty and suffer hardships, but, in the end, reap unimaginable rewards.

I thank you for our time together. As we walk out today, remember ... consider the harder road. But whatever your choice, be bold. Don’t follow in anyone’s footsteps. Those impressions are old and worn, and they’re not yours. It’s time to create your own imprint. Make it a lasting one.

Thank you very much ...