

**E PLURIBUS UNUM:
A MIRACULOUS HISTORY, AN UNCERTAIN FUTURE**

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INTRODUCTION

Good morning and welcome. Thank you to the ERT Planning Committee who assembled a thought-provoking agenda for the week.

Everyone asks, “what is going on in D.C...?” Let me take a step back and give you a big picture look at where we are ... as a country ... and as an organization ... having gone through one of the most negative and divisive political cycles that I can remember.

The motto – “E pluribus unum” – is emblazoned on the [Great Seal](#) of the United States. Congress commissioned the design of a Seal in 1776. That task was turned over to Charles Thomson in 1782, who selected “E pluribus unum” to be part of the final design. The motto means “out of many, one” ... and it contextually refers to the 13 former colonies coming together as the United States of America.

Today we barely think about what an enormously challenging feat that was – coming together to fight a revolution and then again to write a constitution. But it was in fact near miraculous. These states were radically different – in the shape of their economies, in their size, and in their prevailing opinions about the ultimate human right.

During the time of the Revolution, John Adams wrote to his wife, Abigail saying, “We have not men fit for the times. We are deficient in genius, education, in travel, fortune—in everything.” He concluded, “I feel unutterable anxiety.”

Sound familiar? I bet many of you feel anxiety today, so I ask ... as a country ... after **THIS** election ... is “E pluribus unum” still descriptive of our reality...or even our aspiration as a country?

If we cannot answer with an emphatic yes...then the second question is...what must we do to recover and restore that unity “out of many.”

A LOOK AT CURRENT DIVISIONS

After the months leading up to the 2016 election and the months following, one could easily be forgiven for wondering if the motto on the Great Seal—“E pluribus unum”—still describes America. Or even if the aspiration of it... is still one that Americans subscribe to...

We are a hyper-political and polarized nation today. Just look at pop culture and sports...and this month’s Super Bowl ads. They used to be funny and whimsical. Now they are preachy and political. Absent were the puppies and Clydesdales...and instead iconic brands were tackling immigration, diversity, and gender equality. The Wall Street Journal reported that the public’s reaction to these ads —not surprisingly—was split down the middle. There is no escape from the continuous campaign and culture wars. We cannot enjoy even a football game without injecting politics.

According to [Gallup](#), the traditional gap between the two parties for average presidential approval of a departing president is about 55

percentage points. President George W. Bush blew through that marker, hitting a 61 percentage point average gap when he left office.

Just when we thought it couldn't get any worse, President Barack Obama left with a 70 percentage point average gap. These numbers are unprecedented!

Last month, Peggy Noonan...the "Emily Post" of political etiquette...wrote that now "we are two nations... maybe more."

We see these divisions especially in states like California, Washington and Oregon, which immediately after the election put forth resolutions to secede from the union. In California, the secretary of state even approved the [ballot initiative](#) to amend the Constitution to allow for succession!

We also see divisions in the growing skepticism of [government](#) and elected officials. In 2002, about half of Americans said that they trusted the government to do what is right most of the time. That distrust has grown steadily over the last decade... Today, ***EIGHT*** in ten Americans say they

don't trust their government to do what is right. It is worth noting that this division ... between Americans and their leaders ... was not this bad **EVEN** during the Vietnam War. At the end of that conflict, about a third of Americans said they trusted their government.

Our [nation](#) also is divided based on where we live.

From the westernmost point of Virginia and the eastern edge of Nevada, lay 26 states. Only four of them—**FOUR STATES**—voted for Hillary Clinton. Additionally, today you can travel the eastern seaboard from Virginia to New Hampshire, and the West coast from Baja, California to Bellingham, Washington near the Canadian border ... **WITHOUT** entering Trump country.

Finally, there is profound disagreement about the meaning and relevance of our founding documents. We disagree on whether access to affordable health care and housing is a God-given right that falls under the guarantee of “life, liberty, and the pursuit of happiness.” Others question whether the prolific use of executive orders has eroded the separation of powers—and whether it even matters if it does.

Still others reject the founding documents completely, arguing that the framework provided by the Declaration and the Constitution simply **CANNOT** work in our modern society.

These are huge questions that have been around for most of our history. As author Larry P. Arnn, president of Hillsdale College points out in *The Founders' Key*, proslavery advocate John Calhoun called the Declaration “the most false and dangerous of all political errors.” President Woodrow Wilson dismissed the Constitution as obsolete. A Wilson adviser even called the Constitution “grotesque.”

The point of this discussion is not to be apocalyptic, or overly alarmist. The point is to say ... we are at a very fragile moment in American history. And if things continue unchecked, we could be moving in a very dangerous direction indeed.

A LOOK AT THE FOUNDING: HOW WE BECAME ONE

The good news...if there is any...is that this feeling, this discontent and discord... is not unique to our era. If we take a look at the last 241

years since the Declaration was signed, you'll see that fissures ... fractures even ... were commonplace, even at our now-mythic founding.

In fact, in 1776 the founders and the residents of the 13 colonies saw eye to eye on very little—except the essentials.

They DID share some core values and beliefs in: representative government; the power of freedom and economic opportunity; the separation of powers and checks and balances; and the rule of law and the efficacy of unity.

BUT, the alliance that formed after the Declaration ... the Articles of Confederation ... was very loose.

In his magnificent book “The Quartet,” historian Joseph Ellis said the Articles were less of a constitution and more of “a diplomatic treaty among sovereign powers.” And “sovereign powers” is an apt characterization ... and it's why ... less than a decade after these Articles were ratified ... there was a sense among some of the nation's most prominent statesmen that the country was splintering.

“E pluribus unum” may have made it onto the Great Seal, but the reality among the former colonies, now states, was far from this aspiration.

Someone had to bring it back together. As Ellis outlines in “The Quartet” those statesmen were James Madison, Alexander Hamilton, and John Jay working behind the scenes with George Washington to write, galvanize support for, and ratify the U.S. Constitution.

These men faced three main challenges in their task that we ... as individuals who’ve taken basic American history courses ... know well: Bridging the divide between free and slave states. Bridging the divide between small and large states. And bridging the divide between mercantile economies and agricultural ones.

Those weren’t their only challenges. These men also needed to overcome the deep skepticism among the American people regarding a national government. Wasn’t breaking from a central power the **POINT** of the revolution? As Ellis notes, “there was no popular insurgency for a national government ... **BECAUSE** such a thing was **NOT** popular.”

Imagine the job our founders had before them. The gulfs they had to bridge. The opposition they had to overcome. It's astonishing. And yet they came together because of their shared belief in the American experiment.

Unity came about because it was forged, not because it was natural. It took extraordinary leadership and risk. It took dedicated individuals to drive consensus on fundamental values during a very polarizing time. It took 85 Federalist Papers and intense discourse over 100 hot summer days in Philadelphia from **LEADERS** who believed that we needed to be **"A PEOPLE"** in order to succeed.

The constitutional convention in Philadelphia wasn't the end of that work. Our leaders during the Civil War, the reconstruction, the expansion westward, the Great Depression, two world wars, the civil rights movement ... and the agricultural and industrial revolutions... all faced divisions that were equally enormous. They had to lead...and work hard to pursue "a more perfect union." And that work has been ongoing throughout our history and continues today.

This is not meant to be a Pollyannish interpretation of U.S. history. It's meant to be a recognition of the enormous differences and challenges that our country **HAS** overcome. In many of those fights – the Civil War and in the Civil Rights movement especially – we paid with the blood and lives of Americans...to forge and maintain national unity.

WHY I AM OPTIMISTIC & WHAT WE CAN DO

Yes, we have struggled with diversity of thought and values since the beginning of the republic.

The 2016 election was certainly marked by deep ideological differences. But I do believe, in a sense, it is reflective of the type of people we've always been: passionate, diverse, and not easily unified.

If previous generations could find common ground, so can we. But it must be built around certain shared core values. New York Times bestselling author Eric Metaxas has written about the duty of future generations to keep the promise of the Constitution. He reminds us that Benjamin Franklin cautioned that this republic, this unity, is ours only ... **ONLY** ... if we can keep it.

In other words, E pluribus unum is ... hard work. Ongoing work. Metaxas isn't the only one who recognizes this. President Lincoln knew it. He knew the republic would not endure without strenuous effort to forge unity. In [1838](#), he said, "If destruction be our lot, we must ourselves be its author and finisher." He prophetically understood 23 years before the outbreak of the Civil War that America could not likely be destroyed by an external invading enemy, but only from within...from a disunity that ultimately ruptures and destroys the nation.

After **THIS** election, is destruction our lot ...? What lies ahead?

Well, I suspect things might get worse before they improve. This year might be even more disruptive and divisive than the last. After all ... the Supreme Court nomination is likely to go nuclear. I suspect that social unrest may reach levels not seen since the 1960s...which also has insurance loss implications.

Remember what I said at last year's Legislative Action Day: we're in a period of Newtonian politics where every action causes an equal and opposite reaction. You see that on both the right and left today.

That's my near term assessment ... but that doesn't have to be the end of our story.

What can you and I do to make sure that it is not?

First, we must strengthen the institutions of civil society. We need a strong business community, strong neighborhood and advocacy organizations, strong service groups, strong community schools, churches, synagogues and mosques. These institutions can unify in a way that no leader in Congress and no president alone can do. This is where consensus on difficult issues is forged...not from Executive Orders or Supreme Court decisions.

Next, we must re-commit ourselves to civil discourse. This is not an age where finesse and nuance is highly valued. The most strident, shrill and hard-edged voices seem to prevail in political discourse. To combat

this, PCI rejects the notion that, to win, we must tear down those with whom we disagree. We are committed to working toward consensus solutions and will **NOT** demagogue our adversaries or opponents. We will work to change the tone and tenor of policy debates at the state and federal levels. As journalist [Jim VandeHei](#) recently wrote, “Politicians respond to incentives, and right now nearly every incentive calls for extreme, grand-act politics.” And this is on both sides, might I add! ... But, we **WILL** work to change the incentive.

Finally, we must all reflect on the values and principles that make us American. Historically, those are the dignity, potential, and liberty of every person... the rule of law... the separation of powers and ordered freedom ... the notion that we have a duty to our fellow human beings and to future generations ... the belief in the American Dream and equality of opportunity ... and the idea that the United States is exceptional only because it allows many to come together as one...and serves as a light to the world.

Today, I commit to you that PCI will do all it can to elevate civil discourse, strengthen the institutions of civil society, and highlight our

common values. We will do this as we address the many major public policy challenges facing our industry this year.

In conclusion ... Yes, as Americans, we often disagree. We always have. Our Founders expected that. *Federalist Number 51* acknowledged that when it said..."If men were angels, no government would be necessary. If angels were to govern men, neither external nor internal controls on government would be necessary."

But we are not angels. Nor are we governed by them. And that's precisely why, in humility, we should rediscover and recommit to the eloquent architecture bequeathed to us by the founders.

The genius of the founders was great and they designed a system of government that was never seen before in human history and has thrived for 230 years. "E pluribus unum" became a reality because leaders...and our citizens...worked hard to achieve it.

May it ever be so.