

# LETTERS — *from* — HOME

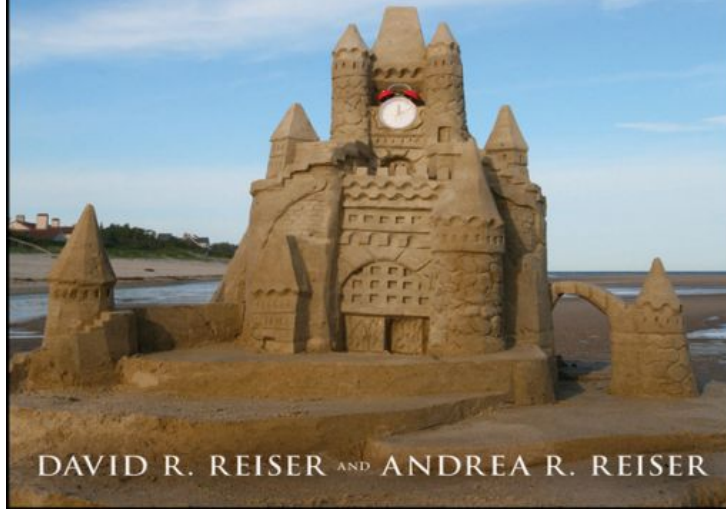
**A WAKE-UP CALL FOR SUCCESS & WEALTH**



DAVID R. REISER AND ANDREA R. REISER

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A WAKE-UP CALL FOR SUCCESS & WEALTH



DAVID R. REISER AND ANDREA R. REISER

# Table of Contents

*Epigraph*

*Title Page*

*Copyright Page*

*Dedication*

*Introduction*

Chapter 1 - EDUCATION

Chapter 2 - HARD WORK

Chapter 3 - RECOGNIZING OPPORTUNITY

Chapter 4 - REALISTIC VISION

Chapter 5 - INTEGRITY & POSITIVE ATTITUDE

Chapter 6 - RESILIENCE & ACCOUNTABILITY

Chapter 7 - SELF-DISCIPLINE & PATIENCE

Chapter 8 - HARMONIOUS BALANCE

Chapter 9 - KINDNESS & GRATITUDE

Chapter 10 - COURAGE & LIVING WITHOUT REGRETS

*EPILOGUE*

*Acknowledgments*

*GLIMPSE QUESTIONNAIRE*

*ABOUT DAVID REISER*

*GLIMPSE QUESTIONNAIRE*

*ABOUT ANDREA REISER*

*"Letters from Home* is a creative, inspirational and hopeful book for any parent who wants to inspire their child to live a successful life. It empowers parents to wisely influence and educate their children about how to meaningfully navigate the challenging journey called life, so that they can become the moral person, passionate professional and altruistic member of society, they were always meant to be. David and Andrea Reiser cleverly weave wise and personal letters about life to their four children, and mix them with a little bit of history and other compelling stories to further highlight these essential and classic messages, which too often get lost in today's morally confused society. Bravo!! And thank you for writing this jewel of a book, for all of us to treasure."

**—Robi Ludwig, Psy.D.**  
*NBC Today show contributor*

"America is the 'land of opportunity'—not through a pre-ordained right, but through hard work, integrity, and vision. In our increasingly global economy, *Letters from Home* reminds us of the principles that make America great today, and that our children will need tomorrow. Wisdom for all ages leaps off the pages, as *Letters from Home* brings the American spirit to life for the whole family."

**—Mark Palmer**  
*CEO, StreamBase Systems*

*"Letters from Home* is a beautiful reminder that true success means much more than money and materialism. It means embracing the responsibility of giving back to others with your hands and your heart: from the planet itself to the brotherhood and sisterhood of humanity to the local community to the small cadre of friends and loved ones we call family. If all young Americans took inspiration from the lessons in this book, together we'd create the kind of world we all wish for."

**—Andy Sabin**  
*President, Andrew Sabin Family Foundation*

*"Letters from Home* poignantly outlines the building blocks we need to teach our children—and sometimes, each other—about what it means to be good citizens of the world. This

is not simply a book about how one achieves success in life; it is about the importance of family, respect, integrity, work ethic, and determination on life's journey—factors easily lost or forgotten in today's fast paced, smart phone-crazed world. Through letters to their four sons and profiles of their friends and acquaintances, David and Andrea Reiser give us unique glimpses into the way in which they and others in their community have realized their dreams, and remind us that the true definition of success in life has little to do with money, and more to do with what we give back to this world."

—**Sheila Lirio Marcelo**  
Founder & CEO, [Care.com](http://Care.com)

"In *Letters from Home* David and Andrea Reiser lay out for their four sons the structure within which they have been raised—a structure that stresses honesty, decency and a path to success in life that is based on traditional American values. It is a timely message for these young men as they move into manhood. It is a timeless message that they can pass on to their children and grandchildren."

—**Geraldine A. Ferraro**

"David and Andrea Reiser in *Letters from Home* create a prescription for happiness, prosperity and fulfillment in life that works for everybody—traditional virtues and values to guide young Americans as well as corporate CEOs. In an era where many Americans believe we have lost our compass, this book shares a playbook that inspires us to make the world a better place and to work hard to achieve the American Dream for ourselves and our families. Their passion for a meaningful and good life is deliciously contagious and worth passing on to all whom you love."

—**Howie Phanstiel**  
Retired Chairman & CEO, PacifiCare Health Systems

LETTERS  
*from*  
HOME

A WAKE-UP CALL FOR SUCCESS & WEALTH

DAVID R. REISER AND ANDREA R. REISER



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*To Mimi  
We miss your sunshine*

# INTRODUCTION

This book was born a very different project. Its genesis was simply an update to a personal finance book we had written as part of a team more than 10 years ago. However, as we began discussing how profoundly the world had changed over the last decade, as well as how our own lives had evolved, we realized the last thing we wanted to spend our time writing was yet another technical tome offering tactical financial advice and outlining investment strategies. If it actually were as easy to make heaps of money as following the advice in personal investing books, given their popularity, wouldn't there be many more millionaires out there? Wouldn't the level of individual debt have dropped significantly?

The more we talked about the book revision, the less noble and useful it sounded to pontificate one-size-fits-most investment advice to hopeful readers. How little—if any—difference would it really make in anyone's life? Moreover, the writing process would distract us from our primary responsibility: making a difference in the lives of our four sons, a lively bunch of teens and tweens who will be out from under our roof in the blink of an eye.

We agreed that if we were going to commit to writing a new book, it should be about something that would be particularly meaningful to our boys, as well as touch others. Inspired by the personal finance area, we initially set out to study the diverse base of several thousand clients that David has cultivated in his 24+ year career as a professional wealth management advisor to see if we could identify common traits or trends among successful investors that would be valuable to pass along.

Interestingly, what we noticed were two distinct investing personalities that we came to refer to as “Fulfilled Investors” and “Discontented Investors.” Typical Fulfilled Investors—no matter whether they were wildly wealthy or modestly getting by, whether highly educated executives or hard-working laborers—understood and trusted investment advice; planned judiciously; spent, saved and borrowed prudently; exhibited patience and discipline; set realistic goals and measured success against achieving those goals. On the other hand, Typical Discontented Investors—again, regardless of net worth, education level, or job status—tended to second-guess and mistrust professional financial advice; set unachievable goals; often spent and borrowed irresponsibly to get what they wanted, when they wanted; sought to place blame during tough markets; expected results immediately; became impatient quickly and abandoned plans impulsively.

When we looked deeper, we observed, not coincidentally, that these traits and attitudes spilled into the rest of their lives as well. Clients we had identified as Fulfilled Investors were generally grateful, appreciative, open, trusting, and habitually shared deep satisfaction with their lives, their families, their jobs and activities, essentially making them Fulfilled Individuals. Clients we had identified as Discontented Investors were frequently overbearing, chronically disgruntled, self-pitying, skeptical, entitled, and expressed envy and resentment toward the successes and accomplishments of others. Very little seemed to make these Discontented Individuals happy and they had a habit of jumping constantly from one thing to another in life, seeking unattainable, elusive fulfillment, yet ultimately lacking the patience and gratitude to ever achieve it.

What, then, could we elicit from these empirical observations? When we broke it down, we found that there was a distinct set of virtues and values that Fulfilled

Individuals universally seemed to possess, albeit in varying amounts and combinations. They happened to be the same timeless virtues and values that have enabled and empowered Americans on both sides of the aisle to live happy and prosperous lives for more than 200 years—and seemed to be the collective essence for making Fulfilled Individuals, well, fulfilled.

When we looked at people in our own lives—friends, family, and acquaintances—it elucidated even more keenly the role these qualities play in attaining success and happiness. Those we admired all seemed to have their own unique recipe for success, using these qualities as ingredients.

Considering these virtues and values in the larger context of our country and our culture was disheartening; they've all but disappeared from sight these days in the media and in our schools. What were once respected as honorable, aspirational qualities have fallen by the wayside, considered largely unnecessary and unpopular in today's instant gratification culture. It's both sad and shameful to see that so many basic American virtues and values that built this country and fostered individual success have been abandoned. Talent, dignity, and humility are marginalized, while fame—by any means—is the overarching ambition for our youth. An undignified casualness and disrespect is the cultural paradigm in many of our schools. Rampant, baseless litigiousness promotes the concept that you do not need to be accountable for your own actions because there's always someone you can blame for your misfortunes.

With the prevalence of parents who are “too busy” and/or “too tired” to monitor their kids' 24/7 access to mass media and the Internet, traditional role models have essentially been replaced by celebrities and media figures. Rather than

learning purposeful lessons from parents, family members, teachers, religious and political leaders, today's impressionable youth instead fill their free time consuming a steady diet of gossipy, morally vacant programming on reality TV and the Internet, featuring both well-known celebrities and unknown wannabes behaving badly. Addiction specialist Dr. Drew Pinsky calls this the "Mirror Effect" in his 2009 book of the same name, defining it as "the process by which provocative, shocking, or otherwise troubling behavior, which has become normalized, expected, and tolerated in our media culture, is increasingly reflected in our own behavior."

Tantalized by every nuance of celebrity, many kids today presume that fame is a birthright, and they bask in the illusion that achieving it brings instant glamour, wealth, attention, power, and adoration. Disturbingly, a 2006 Pew Research Center study showed that 51 percent of 18-to-25-year-old Americans cited fame as the most important or second most important life goal of their generation, exalting celebrity to a defining factor of success in their view. And if they can't be famous themselves, sometimes just being close to a celebrity is enough of an aspiration. Jake Halpern, author of *Fame Junkies: The Hidden Truth Behind America's Favorite Addiction* (Mariner Books, 2006), teamed up with Syracuse University's Newhouse School of Public Communications to poll 650 middle school students in Rochester, New York—a city whose demographics closely reflect those of the United States as a whole—and found that 43.4 percent of the teenage girls surveyed want to become celebrity personal assistants when they grow up. They chose this option twice as often as "the president of a great university like Harvard or Yale," three times as often as "U.S. senator," and four times as often as "the chief of a major company like General Motors."

Yet, so many offensive characters hyped by the media—particularly talentless attention-seeking reality TV stars exploiting their baseless 15 minutes of fame—glaringly seem to lack many of the virtues we ascribe to Fulfilled Individuals. They instead glorify entitlement over personal responsibility. Expending as little effort as possible to squeak by rather than working hard to go above and beyond. Getting rich quick rather than having the patience to build sustainable wealth. Chronically complaining rather than recognizing blessings. Irresponsible indulgence over restraint and sacrifice. Blame instead of accountability. Expectation rather than thankfulness.

Parents perpetually find themselves competing with media and technology for their children's attention, and too often wind up abdicating their responsibility to guide and teach their kids. The more connected and addicted our kids become to media and technology, the less they value face-to-face communication, and it seems that our culture is simply resigned to the inevitability of personal interactions vanishing into extinction. On an April 2010 broadcast of NBC's *Today* show, Ann Curry reported the results of a recent Pew Internet and American Life Project study, showing that a third of U.S. teenagers with cell phones send more than 100 text messages a day, and that texting is now the main way that teens communicate, even more so than phone calls or talking face-to-face. Equally distressing, though, was Curry's offhand concluding comment: "So parents take note, if you want to talk to your kids!"

Sorry, but we're not obliged to accept that as a foregone conclusion. Kids don't have the prerogative to dictate how, when, or what we communicate with them unless we as parents relinquish that privilege. Privately, there's a perceptible buzz to this effect, but publicly, no one is willing to talk about the elephant in the room—or, rather, the country. Parents have seemingly thrown up their hands in

frustration and defeat, and often they tiptoe around these issues, becoming reluctant to invoke limits or impose moral guidelines, because they're more worried about their kids' immediate sense of happiness, or because they're desperately afraid to risk losing their children's approval and friendship.

Look, we don't claim to be able to single-handedly change the cultural zeitgeist anytime soon. But we are indeed empowered to change the future moral landscape of our nation—that is, if we collectively dare to step up and parent assertively. We're accountable for raising the next generation of leaders, yet if we stand idly by, lamely bemoan our helplessness, and condone today's pitiful role models exalted by media in pursuit of profits, we'll have no one but ourselves to blame for the further moral decay of our country.

So, what can we do? We can go back to basics. Rediscover the virtues and values that made America a great nation. Reclaim our capacity to parent. Refocus our children's attention. Realign their aspirations toward more noble endeavors. Resolve that taking small steps within our own families can create a powerful change that will make a difference for the future of our kids and our country.

Parenting isn't a hobby; it's a responsibility that requires dedication, commitment, and most notably, communication. You can't "phone it in" as a parent—so "texting it in" is unequivocally out of the question! Without a doubt, parenting is the most important job for our future. The job description covers a wide scope, but a critical portion focuses on building a strong foundation for achieving lifelong happiness and prosperity:

- Set high expectations and model a serious work ethic.
- Value education, honesty, and patience.
- Reward success.

- Encourage informed risk.
- Promote humility and integrity.
- Give kids the tools and emotional support they need, but make them accountable for their accomplishments and actions.
- Teach them how to be resilient and learn from adversity.
- Show them how to be charitably inclined.
- Inspire them not to settle for mediocrity.
- Empower them to have the confidence to challenge substantively but respectfully things they view as incorrect or unjust.
- Help them realize there are short-term repercussions and long-term consequences to choices.
- Expect them to use good manners, and to be kind and thankful.

Of course, there's immeasurably more to parenting than just engaging in this model, but it's a good start to impart these fundamental virtues and values to our kids. Then it's up to them to take those ingredients, mix them up with the freedom and opportunity that this country affords, and write their own recipe for success.

For years, teachers, friends, acquaintances, and even utter strangers have remarked to us that our four boys seem different from other kids in this day and age. "Unique in a really good way," we've heard. What allegedly distinguishes them? Time and again, people cite the fact that they're polite, respectful, and personable. They're responsible, accountable, and independent. They're cheerful, kind, and helpful. They smile, and they look people in the eye when they are speaking to them. We're repeatedly confounded to hear that this is not the norm. All we've tried to do is raise our kids the way each of us was raised; we didn't realize we were nurturing them to be such



anomalies. Are they perfect kids? Hardly! Are we perfect parents? Ha!

But people have regularly been so intrigued and curious about what we're doing differently that we've had suggestions that we write a book revealing our secret blueprint for raising or becoming successful, fulfilled individuals. Although we've been humbly flattered, we always chuckled dismissively because we certainly didn't believe we possessed the holy grail. But when we started our research and began to identify the qualities of success found in Fulfilled Individuals, a lightbulb went on. We realized that we are fortunate to surround ourselves and our family with people who are shining examples of these virtues. As it turns out, we've unintentionally been imparting to our kids the importance of these qualities all along—which perhaps in part explains why our boys are continually perceived as being unique.

The sincere truth is, there is no secret to what we're doing. We're merely choosing to exercise our authority as parents rather than letting our kids dictate the rules. We don't live with constant apprehension that our kids won't like us—in fact, they love and respect us more because we strive to help them learn why we believe what we believe. Being consistent with our rules and sharing insight about our decisions gives our boys a strong moral framework that they can carry into everything they do and it helps them put their world in perspective every day.

This book, then, is our solution to the confluence of distressing factors we've outlined. By articulating these virtues and values and explaining how they foster success, we hope to rekindle a national focus on our future by rediscovering invaluable, time-tested tenets from our country's illustrious past. For the essence of sustainable success, wealth, and happiness comes from within.

*Letters from Home* is a wake-up call for all ambitious Americans—regardless of age, social standing, or professional achievement—to reembrace the virtues that build a life of fulfillment and success. Each chapter begins with a letter to our children outlining and describing one or several interrelated virtues and values. We then follow up each letter with profiles introducing you to some exceptional individuals from our lives who personify these qualities. These 20 role models—family members, personal friends, clients, and a few well-known neighbors in our community—are people our boys can actually reach out to, speak with, approach for advice, learn from. As part of our interviews with these successful, fulfilled people, we asked them a series of five questions that we call our “Glimpse Questionnaire” to give you a bit of insight into the person whose profile follows. You will learn from them and about them through their intriguing answers, and their accompanying portraits will further humanize their stories.

Each of these role models supported our premise enthusiastically and unhesitatingly, and we genuinely feel honored to have all of them in our lives. Inspiring as you will likely find these people, they are meaningful and accessible to *our* family. To find your own role models, you merely need to look beyond the TV, the movie screen, the Internet, and into your own life. You will no doubt be humbled by the resplendent resources you are blessed to know personally.

With abounding love for our four sons—and with infinite hope for the success of future generations and our country—we ultimately knew in our hearts that this was the book we were meant to write.

# ***1***

## **EDUCATION**

“The more that you read,  
the more things you will know.  
The more that you learn,  
the more places you’ll go.”

—*Dr. Seuss*

DEAR BOYS,

In the shrewd words of philosopher John Dewey, “Education is not a preparation for life; education is life itself.” One of the greatest gifts you are granted by living in this country is the right to an education, and perhaps the most invaluable and irrevocable gift you can grant yourself is to be a passionate lifelong learner.

Learning is not simply a receptive process of memorizing facts, comprehending lessons, and blindly accepting the information presented to you as absolute truth. Rather, it’s an interactive process in which you need to be richly and continually engaged. It is incumbent on you as an invested learner to constantly analyze, question, and discuss information. Search for nuances, new meanings, unique applications. Value formal education, embrace informal opportunities to learn, and take the initiative to go outside the bounds of what’s expected and accepted.

We have always viewed ourselves as partners in your education. We were mindful that guiding you to establish sound study practices and take ownership of your work from a young age would be a vital step in becoming independent, active learners in school and throughout life. As parents, our job is to provide you the best learning environment we can and the tools you need to succeed; help you understand the standards and expectations for courses and assignments, as well as the standards and expectations we have established within our own family; and be available to you as resources for explanation, guidance, encouragement, and enrichment. As students, your job is to be habitually inquisitive, intellectually curious, enthusiastic, open-minded, and well-prepared. Becoming a critical thinker—a reflective thinker—a creative thinker—an independent thinker—will serve you grandly not only in your academic studies but in everything you undertake in life.

Ever since you entered preschool as toddlers, we have purposely given you increasing accountability for your education. We have empowered you to advocate for yourselves respectfully in school, and have intentionally tasked you with managing your own schoolwork—because if you routinely depended upon us to help you complete your work, to keep you organized, to set your priorities, and to raise your questions and concerns, you wouldn't be learning and developing fundamental skills that are essential for all of life's endeavors.

Education goes far beyond the four walls of a classroom. Even when formal academic instruction ends, learning never ceases. Having curiosity for the world is what enables you to grow as a human being throughout your lifetime. We have sought to narrate the world for you since you were born, and we strive to expose you to meaningful experiences that we hope will provoke thought, inspire discussion, broaden your knowledge, and cultivate awareness and appreciation.

Even before you started preschool, you had discovered a magical place of learning that introduced you to memorable characters like Corduroy, Madeline, and a family of ducklings that lived in the Boston Public Garden; sent you on exciting adventures to real and imagined worlds like one found at the top of a beanstalk; transported you to the past and the future; and inspired you to make angels in newly fallen snow and bid goodnight to the moon. That place was the public library, an important backbone of our information structure. By providing affordable access to a managed collection of resources and archives, libraries democratize knowledge, and you recognized from an early age that a library card is a passport to limitless information and learning within books, magazines, newspapers, professional and scholarly journals, encyclopedias, computers, CDs, and DVDs. You also appreciate the personal assistance a librarian offers in your quest for knowledge—suggesting interesting reading, guiding you to pertinent research resources, and training you to use technology most advantageously.

Exploring the world is another way to experience learning. By traveling, you continually have the opportunity to learn so much about the world in terms of history, geography, and the diversity of cultures and customs. One of the most powerful trips we've taken as a family was to Washington, D.C., where each of you learned about our country's founding. Getting an up-close view of American history was deeply memorable and informative and sparked spirited family discussions about the Constitution, our government, and the political process. The visit prompted you to research key historical figures and events, helping you to further grasp our country's founding, make emotional connections and observations about our nation, and ask questions about the future. While admittedly you can learn about U.S. history by reading a textbook or listening to a lecture, it doesn't

truly come alive until you absorb the breathtaking majesty of the Capitol Rotunda, observe the faded ink that adorns the original Declaration of Independence at the National Archives, or experience the solemn poignancy of the changing of the guard at the Tomb of the Unknowns at Arlington National Cemetery.

You constantly have your eager eyes open for interesting and exciting learning opportunities around you. You have learned about food, math, and science through our family cooking project, in which we'd choose recipes to create together, and then record our observations and reactions on our blog. We used your love for baseball as inspiration to start a family fantasy league, and you learned about statistics, the history and rules of the sport, and what a critical role each player on a team serves. Participating in Little League baseball and other sports has reinforced the significance of teamwork and instilled in you the importance of putting forth your best effort.

Visiting museums and zoos has enlightened you about innumerable fascinating subjects including art, science, history, civilizations, nature, habitats, transportation, fashion, culture, and media. By attending live theatrical performances, you have developed a genuine appreciation for acting, dance, and music, as well as the technical aspects of performance art like direction, sound, lighting, scenic design, costumes and props. Experiencing a variety of musical genres has been illuminating for you, and you were as captivated by the brilliance of master classical violinist Itzhak Perlman at the New York Philharmonic as you were by the exuberant talent of the tribe of hippies howling at the moon in *Hair* on Broadway.

Attending religious school has enabled you to understand your faith and ancestry in the context of history, as well as other religions and spiritual concepts. Your Jewish summer

camp experience has not only enriched your religious learning, but has fostered your independence and self-confidence. Performing in ensemble acting groups has taught you about public speaking, which is a critical skill you will continually need to engage and refine throughout your lives.

Although you may not know it, you have even learned during the most mundane activities. Going to Dad's office or Papa's shipyard or the supermarket teaches you about commerce and industry. A fun day at the beach offers you the opportunity to learn about waterways, tides, the sun, sea life, wind, and weather. Simply looking up at a starlit night sky has spurred you to study and learn about celestial objects in the vast universe. And for our family, rides in the car—whether five minutes to school or hours on a long journey—always provide treasured learning time together. Since the days when you were tiny infants strapped into car seats, we've taken advantage of the captive, uninterrupted environment to do everything from sing Black Eyed Peas songs, to imitate *Family Guy's* Stewie Griffin, to explain how location affects real estate pricing, to lecture on the consequences of underage drinking.

Technology and media have given you the ability to access information and satisfy your curiosity almost instantaneously. Yet you need to realize that instant access also presents the challenge and responsibility of continually filtering overwhelming amounts of information to distinguish fact from opinion, and evaluating the credibility of sources in terms of bias, accuracy, reputability, and currentness. Use these powerful tools wisely, and rely on the information you gather to enrich independent thought, not replace it.

Knowledge is fluid, and you never know where it can lead. It builds on itself, impelling you to imagine possibilities and solutions with innovation and ingenuity, and it keeps us on

an evolutionary path. No one in our life embodies this message more passionately than the acclaimed and esteemed principal of your high school, John Dodig. He speaks out in the following profile about the educational reform necessary to keep our country competitive, and he's a bell ringer for a concerted national effort to emphasize the paramount importance of education for all Americans. We know you appreciate how fortunate you are that Mr. Dodig inspires your academic lives every day.

With love,  
Mama and Dad

## GLIMPSE QUESTIONNAIRE

### **JOHN DODIG**



**What's the best advice you've ever gotten?**

Don't underestimate what a principal can do.

**If you were to receive an award, what would you want it to be for?**

Helping to change someone's life.



### **Who or what inspires you?**

The realization that the position I hold is very powerful, in that it can affect in a positive way the individual lives of people in a school.

### **What do you see as the greatest challenge for the next generation of Americans?**

The economic survival of this country.

### **What three (famous) people, living or dead, would you invite to your fantasy dinner party?**

Oprah Winfrey

Bono

Jesus Christ

MAVERICK EDUCATOR

**J**ohn Dodig is on a crusade to make education cool.

And, he says, it's got to be a collective initiative between parents, educators, political leaders, sports figures, musicians, actors, and other celebrities, to effectively influence the media message. "The problem is not an educational issue as much as it is a social issue," he asserts, "but few of our national leaders are willing to say that publicly."

Principal of Staples High School in Westport, Connecticut, the top public high school in the state, John proposes, "Imagine if someone in this country was able to motivate the movie, television, music, and advertising industries to make education the aspiration of every young person." He continues, "Imagine what our country would be like if those millions of kids who have always been poorly educated became obsessed with the notion that being educated,