

Thanks for Asking!

A Collection of Life Stories



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Dedication



C. S. Lewis described God the Father, Son, and Spirit as existing in a “circle-dance” of self-giving love, and noted that families are an image of his dance and a way to join with him in generating new life and ever-expanding his circle.

I dedicate these memories to Bill, Lorraine, and Donna Tamulonis, who showed me what the circle of love looks like. To Sue, who united with me to form our circle and fills it with her unending love. To Kristen and Rob, who bring me love and joy as they dance with us. To Riba, for adding your special love to our family and joining with Rob to create another Tamulonis circle of love.

William E. Tamulonis

August 2022

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San Diego, CA, August 14, 2021

How did your parents pick your name?



June, 1957

Lorraine: If it's a boy, what should we name him?

Bill: I don't know, hon. Whatever you want is fine with me.

Lorraine: I think we should name him after someone in the family. Do you want a Junior?

Bill: William Henry Tamulonis Jr. That sounds nice. What's for dinner?

Lorraine: The problem with juniors is, that it's complicated. There are all kinds of legal things to deal with later. And it gets confusing with two Bills in the house.

Bill: They called me Billy when I was little. We can call him Billy.

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Lorraine: "Billy," when he's 50 years old? What if we named him after our brothers, Bob and Tony?

Bill: Robert Anthony Tamulonis. They would like that.

Lorraine: But then his initials would be R. A. T. Kids in school would make fun of him.

Bill: How about Anthony Robert?

Lorraine: That's better. But how about naming him after you and my father? You two should come ahead of the uncles.

Bill: Edward William Tamulonis. Sure.

Lorraine: But your name should go first since you're his father.

Bill: Two Bills in the house? And W. E. T.?

Lorraine: I think WET is cute. And we'll call him Billy.

Bill: The nuns made everyone call me William, and they'll call him William. So we'll have a Bill, a Billy, and a William in the same house, and everyone will think he's a junior but he won't be.

Lorraine: Do you want liver and onions for dinner, or Golumpki?

Bill: Either one is fine, as long as you make mac and cheese with it.

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Lorraine: I will. Donna loves my mac and cheese.

Bill: Billy will too!

Lorraine: I should write down the recipe.

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What is your definition of love?



When Sue's mother, Marianne (Schwarz) Krebs, was fifteen, her mother died, and soon after, her father abandoned the family. Marianne was left alone to take care of her four younger siblings (including the ones we know as Uncle Jack and Aunt Kate). For eight years, Marianne never heard from her father and never knew where he was.

Out of nowhere, he showed up at the hospital when her first child, Michael, was born. He was a recovering alcoholic, living in a flophouse near the inner harbor. Most daughters would have told the father who abandoned her they never wanted to see or hear from him again, but Marianne's love "covered a multitude of sins." For the next twenty years, he stopped by Marianne and Ed's house every month to pick up his social security check—he didn't trust the people at the flophouse with his mail.

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One month, he didn't come. Ed went downtown to check on him and found out he had started drinking again and was in the hospital. Still ready to love and forgive, Marianne and Ed asked him to live with them and took care of him for several years until he died.

That's unconditional and self-giving love.

When my father was dating my mother, he liked to drink at parties and family gatherings. Sometimes he drank too much, which concerned my mother because as a child she had lived through the horrors of alcoholism and divorce. "I never had a childhood," she often said, and she did not want to take any chances that alcohol would rob her future children (that would be Donna and me) of their childhoods.

After an occasion where my father drank too much, she handed her engagement ring back to him. "It's either me or the booze," she told him. My father never touched another drop.

Both of them were willing to give up their rights and desires for the benefit of others who weren't even born yet. That's love.

My parents and Sue's parents embodied Jesus' definition of love: "Greater love has no one than this, that one lay down his life for his friends."

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They layed down their lives for each other, and for their children and grandchildren. They spent their money to make our Christmases and birthdays and vacations special, and to give us the best possible educations, but spent very little on themselves. They spent their time with us (at home when we were little, coaching our teams, cheering us on at our activities, cooking family dinners, repairing our houses), not running off on their own pursuits.

Jesus defined and modeled love, and has blessed me with two families that show me what it looks like in daily life. Please pray that I can be like them and live a life of love, and pass it on.

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My parents, Lorraine and Bill, 1954

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Marianne and Ed Krebs, 1952

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What were your grandparents like?



From the earliest times I can remember, Pop Pop and Nana, my grandparents on my mother's side, were always part of my life.

I don't remember my natural grandparents on my father's side. My father's father, Anthony, who came from Lithuania and worked as a barber, divorced my grandmother (Margaret Byrne) when my father was a teenager. My father and four siblings (Tony, Richard, Jim, and Dorothy) lived in an orphanage for a time because my grandmother could not take care of them all.

Anthony then died, and my grandmother married Lawrence Drane, who I called "Pop Drane." But my grandmother died when I was very young so I don't remember her. Pop Drane remarried to who I called "Granny Lucy." So, I only knew my two step-grandparents on my father's side and was not as close with

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them as I was with my grandparents on my mother's side.

Pop Pop—Edward Mrozinski—from whom I got my middle name, was born in 1906 and died in 1995. I wouldn't be where I am today without the love and generosity he showered on me and my sister, Donna.

Pop Pop would visit our house every Saturday and bring hot dogs for lunch. We always knew we were having hot dogs on Saturday, the only question was: boiled or griddled? After lunch, he would sit down on our living room chair, and Donna and I would sit on the floor around the ottoman, and he would give us each a dollar in coins. He would give us one nickel, dime, or quarter at a time, alternating between me (he called me, "Pal") and Donna (he called her, "Dinks"). "One for Dinks, and one for Pal. One for Dinks, and one for Pal." The drama was so intense that Donna and I could barely contain ourselves!

Nana, my grandmother, Theresa Sachczynski, 1904-1982, didn't come with him on Saturdays, but she and my grandfather were always there for Christmases, Thanksgivings, birthdays, and other holidays. They would come on the Fourth of July and my grandfather would bring two dozen crabs and steam them in the kitchen. Always two dozen, no matter how many people were there. I guess that's all that fit in the steamer.

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For years I never realized that Pop Pop and Nana were divorced! My grandfather would pick Nana up (she never got a driver's license), bring her to the family event, and take her home. It wasn't until I was older that I realized they lived in separate houses. That also explained why I always knew Nana as Theresa Branch. She had remarried and divorced again by the time I was born and kept her second married name. Nana and Pop Pop remained friendly with each other; they just couldn't live together. My mother said it was because Nana was a "party animal"—always wanting friends over at the house—and Pop Pop liked to keep to himself.

Nana lived in a rowhouse on 30th street, which is where she raised my mother and my Uncle Bob. My father's family lived next door—that's how my parents met. I remember going to Nana's house on Sundays for dinner. My father would go to the Baltimore Colts' football games with his work buddies a few blocks away at Memorial Stadium on 33rd street, and our family would have dinner after the game. I also remember playing in her back alley, and staying overnight. Those houses on 30th Street are small but hers seemed gigantic to me as I walked up the steps to the top floor.

Pop Pop lived a very simple life. Educated only through the third grade, he worked mostly factory jobs as a young man. I knew him later in his life after he had joined the Baltimore City police

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force. My mother told me that he walked a beat around the inner harbor in the 1950s and 1960s, and would often bring home produce and other food items that the merchants at the docks gave him as “tips” for keeping a close eye on their merchandise.

He was very frugal. He always rented a floor of a small rowhouse in Highlandtown that had been converted into an apartment. He moved constantly—every time his rent went up too much, which in his mind was \$5 or \$10. He drove old cars, wore the same clothes all the time, and never traveled except for some vacations with our family. My mother and my Uncle Bob bought window air conditioners for his apartment but he never turned them on. He would open a window and say, “I don’t need the air conditioner. There’s a nice breeze in here.” All I can say is that when I would go to his apartment for dinner before my bank-league softball games at Patterson Park in the summer, the butter would melt in its dish on the table before we got to the corn on the cob.

He was generous with only two people in the world that I know of: Donna, and me.

He never earned much in wages, but because of his frugality, he managed to save a good sum of money in the local savings and loans in Highlandtown. Not huge sums, but enough to contribute toward my first car (\$800 for a 1968 VW Beetle), and my tuition

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at Calvert Hall (\$800 a year when I started) and Penn (about \$10,000 a year when I started). I doubt I would have been able to attend either school without his help.

Grandchildren are the crown of old men, And the glory of sons is their fathers. (Proverbs 17:6)



Billy and Pop Pop, 1966, at our home at 3009 Parktowne Road in Parkville

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My maternal grandparents, Nana (Theresa Branch) and Pop Pop (Ed Mrozinski) visiting me during my senior year at Penn.

What do you like most about your siblings?



“Aren’t older sisters great?” I texted my friend, Mike Roby. He’s going through chemotherapy and his sister, Mary, stays over at his house for days at a time to help him.

I hope Donna never has to do that for me, but I know she would.

It didn’t start out that way though. When I came along and disrupted her perfect world, I think she wanted to send me back. Family legend has it that she would push me in my baby swing, not gently to put me to sleep, but as hard as she could trying to throw me out of it.

Sometimes I gave her good reason not to want me around, like when we got a puppy but I kept pushing its head in its water bowl and torturing it in so many other ways that my parents had to give it back. (A year or so later my parents tried again with Smokey, who I didn’t abuse, and we kept him!)

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I cried for days after she told me I was adopted. I think my parents punished her for that one.

Thankfully, she grew to like me more as I got older. What I like most about Donna is that she is so generous with her wisdom and life lessons. She's a little more than two years older than me, which means she has always been a few steps ahead of me in life. I've learned a lot and avoided countless mistakes by following her example and asking her questions.

She introduced me to the Beatles. She helped me with homework and gave me the scoop on all the teachers at St. Ursula. She showed me some dance steps before my first Calvert Hall mixer (I was not a good dance student!). She helped me, through her friend Debbie Novak, to get my first job at Friendly's. Donna didn't go to college but her friend, John Trotz, became a friend of mine and let me stay overnight in his dorm at the University of Maryland to give me a taste of college life. She helped me get my first job out of college at Maryland National Bank, where she worked.

Donna helped me pick out Sue's engagement ring. She was a trusted advisor and sounding board through every stage of our parenting, from helping Sue know what to expect during pregnancy to recommending a pediatrician. Sue once commented that she wished Kristen and Rob would eat more

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eggs. “Make French toast,” Donna advised. “Let the bread soak in the eggs and milk and they’ll love it.” She was right. And kid’s clothes, wow! Every time we saw her she had a big, black lawn-leaf bag, or two or three, of donations for us.

As our kids grew up we celebrated all the holidays, birthdays, graduations, and weddings together. Donna and Sue are like the sisters each never had, and the cousins are friends.

The deaths of parents can put stress on sibling relationships, but going through our losses together drew Donna and me closer.

Always my pacesetter, I know I’ll be asking her advice on grandparenting, retirement, and Medicare.

Thanks, Donna, for walking ahead of me, and always turning around to hold my hand when I needed it. You’ve made my life better and brought me joy, peace, and comfort.



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What was the neighborhood you grew up in like?



I grew up on Parktowne Road in Parkville, near Harford Road, a very middle-class neighborhood in zip code 21234.

Parkville was one of the early suburbs that sprung up in Baltimore County after World War II. When my parents moved there after they married in 1954, it was a long-distance call from where they had lived on 30th Street in Baltimore City.

The houses on our block were all detached homes. Ours had three bedrooms, one full bathroom, and a stall with a toilet down in the basement. It always seemed like plenty of room for me. The backyard was big enough for an above-ground pool and to play catch, baserunners, badminton, and wiffleball. We had a garage that we used as a diving board into the pool (we climbed onto the roof and dived in—can't believe I never broke my neck because

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the pool was only 3 feet deep) and hung a basketball hoop on the front. I spent countless hours shooting baskets and climbing onto the fence and jumping off to dunk. I'd also draw a square on the side of the garage as a pitching target, and pitch rubber balls or tennis balls against it for hours and hours. In my mind, I was pitching for the Orioles in a game against the Yankees or the Red Sox.

I broke lots of windows on both the front and side of the garage, so I guess my basketball shooting and baseball pitching weren't that great. At some point, my father gave up on glass windows and put in plexiglass.

I had plenty of kids to play with on the block, though most were older than me by a couple of years—Jay Sommers, Jimmy Butt (yes, that's his real name), and Johnny Tota. Wayne Johnson, who lived behind us, was a year younger and my best friend. His yard was big enough to play football and baseball. Mike, Patty, and Frankie Perrin lived next door and we played a lot together though none of them were exactly my age. Judy Vogel lived across the street and was Donna's best friend. In summertime, the whole gang would play dodgeball in Wayne's yard and hide-and-seek up and down the block.

Most of the moms stayed home, especially when their kids were little, or worked part-time. I'm not sure what kind of work any

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of the fathers did. I doubt that any of them had college educations. I can remember only one who wore a suit to work—Mr. Bob Wallace who lived two houses down and was in some kind of management position at Baltimore Gas & Electric. Every car was a Ford or a Chevrolet.

Donna and I went to St. Ursula Catholic school but all the other kids on the block went to public school. I only knew of one other guy who went to a private high school—Wayne's older sister's boyfriend was a baseball star at Archbishop Curley and was drafted by the Cincinnati Reds. He never signed with them because he could make more money working construction. How times have changed!

When I went to Calvert Hall I lost touch with everyone on the block because I made new friends at school and the guys who were older than me were out of high school, did not go to college, and worked full time. As far as I know, I'm the only one on our half of the block who went to college.

Kristen and Rob have a pretty good idea of what my old neighborhood was like because they grew up in the same zip code and all of their grandparents lived in the same zip code. Must be a nice place!

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My 9th Birthday (L to R: Brian Fick, Michael Cox, Jay Sommers, me, Jimmy Freund, cousin Jimmy Tamulonis, Johnny Tota)

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My 11th Birthday (L to R: Jay Sommers, Jimmy Butt, Wayne Johnson, and me)

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Did you ever move as a child? What was that experience like?



Who would have thought that Kristen, who hates big cities, would live in one of the largest metro areas in the country? Whoda thought that Rob, the one with SPF 100-required skin and who always got sick from too much sun on our vacations in Rehoboth, would live at the beach? And that I, who loves oceans and mountains and rivers and lakes, and whose top criteria for choosing a college was that it was out of state, would live in the same zip code pretty much my whole life? I feel a little like George Bailey in “It’s A Wonderful Life.”

My parents bought a small rancher on Ellis Road in Parkville (zip code 21234) when they got married. Parkville, and all the suburbs, were just emerging in the 1950s. It was a long-distance call from where they had been living on 30th street in Baltimore

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City. My grandparents couldn't understand why they would move so far away.

After Donna and I came along, my parents needed a bigger house and moved five minutes away to 3009 Parktowne Road, just off of Harford Road, in 1961, and that's where I grew up.

I came close to moving away. In my senior year in college, I interviewed for a job with the Clorox Company in Oakland, California. I would have taken it if they had made an offer, but my only offers came from companies in Baltimore, so I was back on Parktowne Road.

Sue and I rented a two-story townhouse ten minutes away in the next zip code over, 21236, after we were married in 1982. Two years later, we bought the townhouse at 3 Pinecone Court, back in zip code 21234.

In 1993, when the bank I was working for was acquired by a bank headquartered in Charlotte, NC, I had an opportunity to relocate to Charlotte. If I was single, or perhaps if we did not have children, we probably would have moved. But with two small kids and all the grandparents five minutes away, and the sunken look on Sue's face when we talked about moving, I told the bank I did not want to move.

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We lived on Pinecone until 2007 when we moved ten minutes away to 9202 Hines Meadow Way, still in 21234.

Would life have been more interesting and diverse if I had moved around some? Probably. And I wouldn't suffer the embarrassment of having to tell people I still live in the same zip code where I grew up. But would life have been better? No way. It's a wonderful life in 21234.

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3 Pinecone Court

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9202 Hines Meadow Way

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Which sports teams were you a fan of as a child?



I grew up in the glory days of the Baltimore Orioles. Between 1966 and 1983 they played in six World Series, and always seemed to be in contention in the years they didn't win it all. The era of Brooks Robinson, Frank Robinson, Jim Palmer, Boog Powell, Earl Weaver. The 1970s and 80s featured Cal Ripken, Eddie Murray, Mike Flanagan, and Scott McGregor. I had similar hopes for Rob's boyhood when Mike Mussina, Robbie Alomar, and Rafael Palmeiro joined Cal in the mid-1990s and made a couple of playoff appearances. (In 1997 they lost game 7 in the playoffs to Cleveland and Rob was so upset he ran up to his room and turned over all the Orioles photos he had.)

1979 was probably my biggest year as an O's fan. I was working a summer job with Hollander, Cohen Associates, a market research firm on 25th Street, just a few blocks from Memorial Stadium on 33rd Street. I must have gone to 30+ games that year, always

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sitting in Section 34—the Wild Bill Hagy cheering section. I also went to all four home games of the World Series that year, taking the train home from Penn. I laugh at how easy it was to get tickets for that World Series. All I had to do was clip an order form out of the newspaper and mail it in with a check...\$12 per ticket for lower-reserve seats (the “green seats”). Amazing. Joe Knapik, John Trotz, and I bought seats together. We saw two winners in games 1 and 2, but the Pirates beat us in seven, and we had to watch the game 6 and 7 losses. Painful.

My all-time sports highlight was attending Cal Ripken’s record-breaking 2,131st consecutive game in 1995. I won’t say how much my Penn roommate Chris and I paid for those tickets. Chris came down from New York sporting his Lou Gehrig T-shirt and the night was pure magic. Cal hit a home run; the 2-1-3-1 banners dropped from the warehouse; the game stopped for a 22-minute standing ovation when Cal officially broke the record in the 5th inning and his teammates pushed him out of the dugout to take a victory lap around the stadium.

I was born in January 1958. In December, the Baltimore Colts played in “The Greatest Game Ever Played,” a sudden-death overtime victory in the NFL championship game over the New York Giants (there was no “Super Bowl” until 1966). It was one of the first games broadcast on national television and the dramatic finish sparked the NFL’s rapid rise in popularity. The

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Colts won again in 1959, but my memory of both of those championships is a little fuzzy.

Like the Orioles, the Baltimore Colts were in the playoffs most years, and always a contender. By the time I was old enough to be a fan, Johnny Unitas, Raymond Berry, Art Donovan, Lenny Moore, and most of the 1958 players were past their prime or starting to retire. Unitas was around long enough for me to see him and the Colts in the Super Bowl in 1969 (lost to Joe Namath and the Jets; that's all I'll say about that) and again in 1971 when they beat the Cowboys on Jim O'Brien's last-minute field goal.

My father had Colts season tickets with a few of his work buddies, and he would take me to a game or two each year. I'll never forget the long walk up the ramps of Memorial Stadium to our seats in the upper deck. I can still smell the cigars, cigarettes, and hot dogs, and feel the crushing crowd. The Baltimore Colts held the record for the most consecutive sell-out games. I was a little kid and the ramps were narrow and I would get squeezed like a sardine. I think I could have picked my feet up off the ground and the crowd would have carried me along. I remember the first glimpse of the field as we reached the mezzanine level and could see out between the decks and hear the marching band playing the Colts' fight song.

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The Baltimore Colts continued to contend in the 1970s, the era of Bert Jones, Roger Carr, Lydell Mitchell, and my friends from Grace Fellowship Church on defense—Stan White and Joe Ehrmann—and a young assistant coach, Bill Belichick. Joe Knapik and I continued to jinx playoff games. We were there in our endzone seats on Christmas Eve, 1977, for the famous “Ghost to the Post” double-overtime playoff game against the Oakland Raiders (with Ken Stabler, Coach John Madden (pre-video games), and Dave Casper, aka “the ghost”).

Stan White told me it was the most excruciating game he ever played in. The Colts lead 31-28 with just over two minutes left. Stabler lofted a rainbow pass toward the goal post for Dave Casper, who ran under it at the 14-yard line, setting up a game-tying field goal. Neither team scored in the first overtime. In the second overtime, Stabler hit Casper again for the game-winning touchdown—right in front of Joe and me in our endzone seats. Thanks, Santa.

The Baltimore Bullets was my NBA team (they’re now the Washington Wizards). They were fun to watch with Earl Monroe, Wes Unseld, and Gus Johnson. But they could never get past the Knicks in the playoffs. In 1969, the New York teams owned the Baltimore teams: the Jets beat the Colts in the Super Bowl, the Mets beat the Orioles in the World Series, and the Knicks beat the Bullets in an early playoff round.

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My father's friend, Joe D'Adamo, was a writer for the Baltimore Sun newspaper and the official scorer for the Bullets' home games. He gave us tickets to a couple of games a year and let us come down to the scorer's table during warmups so I could see the players up close.

I also followed the University of Maryland Terps basketball. I grew up in the Coach Lefty Driesell and "the UCLA of the East" era with Tom McMillan, Len Elmore, Albert King, and John Lucas. They were always good but usually left me disappointed after losing in the ACC and NCAA tournaments.

Sharing sports thrills with Rob has been so much fun. The Ravens have given us two Super Bowl victories (so far!) and Terps basketball finally won an NCAA championship. I hope we both live long enough to see another Orioles' World Series win.

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Chris DiPasquale and me at Cal Ripken's streak-breaking game,
September 6, 1995

What were your favorite toys as a child?



The Christmas gift I remember being most excited about was a bike. Not just your average bike. It was a lime-green Schwinn Sting Ray with a banana seat. You can google it. I wanted it because it was the best bike for “pulling wheelies,” which was the cool bike-riding thing for an 8-year-old boy to do. There were a couple of weird things about it also. It had one handbrake for the back wheel, and you could also brake by pushing backward and down on the pedals. And it had two gears, which you shifted by pushing only slightly down and backward on the pedal. I was the only kid in the neighborhood with a bike like that!

I probably spent the most playing hours with my H-O scale race cars, which ran on an electric track. My father built a platform about the size of a ping-pong table and we set up a racecourse with various figure eights, bridges, and straightaways. You

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controlled the speed of the cars with a remote controller...kind of like a video game except the cars and tracks were real. The friends I raced against were real too—guys from the neighborhood who would bring their cars over to race. One of my biggest thrills was saving up my allowance to buy a new car up at Citywide Hobby Shop up on Harford Road near Taylor Avenue, near where Sue grew up. It took me a while to save up the \$3 or \$4 for a car.

I also loved sports games. A couple of favorites I remember: All-Star Baseball, which had cards for real players that you put on a spinner to see whether they got a hit or made an out. The players' cards reflected their true stats, so Babe Ruth had a big space for home runs, and Pete Rose had a big space for singles and small spaces for home runs and strikeouts.

Electric Football was a crazy game with small plastic player figures you lined up on a metal football “field.” When you turned it on the field vibrated and the players moved around, often quite randomly. You could tuck a little felt football into a player’s arm and he was the running back. When a defensive player ran into him, that was a tackle. The quarterback’s arm was on a hinge so you could put the ball in his hand and throw a pass. If the ball hit your receiver the pass was complete. Crazy low-tech but hours of fun.

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We were a very middle-class family so toys and gifts were not extravagant, but I never remember being disappointed or wanting for anything. My mother was a stay-at-home mom but worked part-time around Christmas at a retail store to earn extra money for gifts...one of the many sacrifices my parents made for my sister Donna and me. They always thought of us ahead of themselves.



Plenty of toys and games for Christmas, 1964

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On my new Schwinn Sting Ray, 1967

What did you read as a child?



As a boy, I devoured the newspaper, particularly the sports section. We were a newspaper family because my father worked as a pressman at the News American, one of the two daily papers in Baltimore back then, along with The Baltimore Sun. For most of my boyhood years, we received three papers every day – the Morning Sun, Evening Sun, and evening News American. With no internet or ESPN, the newspaper was the best way to keep up with all the scores, standings, and stats.

I read a lot of periodicals...comic books, MAD Magazine, Sports Illustrated, and a couple of educational magazines – Highlights, and one science-oriented magazine I can't remember the name of that was geared for elementary students (I thought I wanted to be an astronaut or an engineer after I retired from professional baseball).

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I didn't read many books on my own until middle school. My friend Mike Roby and his brothers all read Chip Hilton books. Chip was a high school sports star who always motivated his slacker teammates to play their best. But Chip always hit the winning shot or scored the winning touchdown or hit the game-winning home run in dramatic fashion at the end.

The first real literature I read and liked was Pudd'nhead Wilson, by Mark Twain, which we read in 8th grade. It must have been the crime-solving that appealed to me because the book that really got me into reading on my own for pleasure was In Cold Blood, by Truman Capote, which we read sophomore year at Calvert Hall. After reading that, I actually started going to the library and bookstores to get books to read on my own, especially during the summer. Some that I remember were: Catch 22, A Clockwork Orange, and everything by Kurt Vonnegut (yes, I was very much influenced by the sixties). My friend Joe Knapik tried to get me into Tolkien, but I've never been a big fan of fantasy—my loss.

In college, I took electives in American literature (and especially enjoyed Hemingway and Steinbeck) and creative writing. I also started reading the Wall Street Journal and have never stopped.

After college, I rode the bus downtown to work for several years, which gave me plenty of time to read. As an adult, my reading

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interests broadened into theology, business, history, and biography.

My all-time favorites you ask? A Christmas Carol (Dickens), Of Mice and Men (Steinbeck), and How Much Land Does a Man Need? (short story by Tolstoy).

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What is one of your favorite children's stories?



I have two favorite children's stories—one associated with Kristen and one associated with Rob.

I took Kristen to see the play, Beauty and the Beast at the Hippodrome, and fell in love with it...the singing and dancing, but also the moral of the story, that true beauty is inner beauty. And of course Kristen kept the story alive for years going forward. I can't count how many times we reenacted it together in the basement. She instructed me in all the dance moves and fed me all the lines to say.

I also enjoyed Lion King, but it was Rob's reenactments with the character figures on the coffee table that are indelibly imprinted in my memory...the way he said, "Mufasa, he died," and his unforgettable rendition of "Can you feel the love tonight" with all the emotion of the Disney actors and singers.

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Whenever I hear songs from Beauty and the Beast and Lion King,
they take me back in time and bring a smile to my face.

What games did you play when you were young?



Board games, card games, inside games, outside games, made-up games, I played them all growing up. Games were a great way to have fun, build friendships, learn about winning and losing, and learn to think and create and plan and strategize.

For me and most boys, games were also a way to prove yourself and establish a pecking order. Where did I fall? Somewhere between the second and third-tiers. I wasn't one of those people who always won at everything, but I didn't lose all the time either.

Chess is a perfect example. I grew up in the heyday of chess—the Bobby Fischer vs. Boris Spassky era (check out the movie “Pawn Sacrifice” on Netflix). At age 13 I won a Boys’ Brigade chess tournament. But, I could never beat my friend from St. Ursula, Mike Roby. That’s why I didn’t try out for the Calvert Hall chess

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team, which I regret. I hadn't yet learned from Whittier, "For all sad words of tongue and pen, the saddest are these, 'It might have been.'"

With Mike Roby and his brothers I also played a lot of penny-ante poker. On a good Friday night, I would come out maybe \$2 ahead. I also played a lot of Friday night poker with my friend who lived behind us on Woodside Avenue, Wayne Johnson, and his older sisters and their boyfriends. I learned a lot of strategy from boyfriend Steve, which cost me a couple of bucks when I played against him but helped me against the Robys.

My poker career ended my freshman year at Penn. The guys next door in the dorm invited me over for a poker game one night. I figured they wouldn't be playing for pennies so I collected as many nickels, dimes, quarters, and dollar bills as I could find. The first hand dealt, a guy drops \$20 down on the table. I froze. Then I leaned forward and squinted to make sure my eyes weren't playing tricks on me.

"Fold," I said. I kept folding until I had something good enough to open the betting with \$5. I might have won a hand or two, but ran out of money in about a half-hour.

Pinochle was another favorite card game as a kid. Jay Summers, our neighbor up the street, taught me to play. I could have been better at both Pinochle and poker but I never mastered the art of

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card-counting. I would always lose track halfway through the hand.

Sports and strategy games were my favorites as a youngster. I mentioned All-Star Baseball and Electric Football in the “Toys” chapter. In addition to those, my neighborhood friends and I passed most summer mornings playing Monopoly. We played so much that I came up with a new concept: “insurance.” You could pay me \$20 upfront and that would cover you for a lap around the board...if you landed on my property you didn’t have to pay the rent. I always had a few takers, but—and this surprises me—I never kept the stats to figure out if taking the insurance was more profitable than the rent. I think I just liked coming up with an innovation.

Risk was our game of choice to pass long chunks of time, like waiting up for midnight on New Year’s Eve. I always tried to conquer Africa or South America first and branch out from there. Sometimes it worked, sometimes it didn’t. Stratego and Battleship were the go-to war games when we had limited time.

Leave it to the Robys to introduce me to the Stock Market game—the vintage board game from the 1970s that you can still buy on eBay. For eighth-graders it was a good way to learn about investing. Is it coincidental that Mike and I both went to Wharton, and Mike’s brother Jack became an accountant?

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In the neighborhood, the favorite outdoor games, besides football, baseball, basketball, and kickball, were Dodgeball and Hide and Seek. At recess at school, we played football, Tag, and Freeze Tag, but the knives came out for Hop Scotch. Hop Scotch turned into a technology arms race—who could come up with the bean bag or rubber shoe heel that could best stick the landing. Anybody still using a rock had no chance.

Our basement on Parktowne Road wasn't "finished" when I was young but was big enough for a pool table (though not regulation size) and a ping-pong table. And we always had a dartboard hanging up on the bathroom door.

I got pretty good at pool and darts because I didn't always need friends or family to play with me. I played hours and hours by myself, which, writing this now, sounds kind of sad, but demonstrates the power of games to widen the imagination.

I made up tournaments and leagues and kept standings, all by myself. For example, I would throw three darts as "Billy Tamulonis" and write down my score. Then I would make up another player, like "Jimmy Smith" (I can't remember if I made up names or used real friends' names; probably some of both), throw three darts as Jimmy, and record Jimmy's score. The winner between me and Jimmy advanced to the next round against another made-up player. Since I was actually throwing

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all the darts, “Bill Tamulonis” had a big advantage, though sometimes he would still accidentally lose.

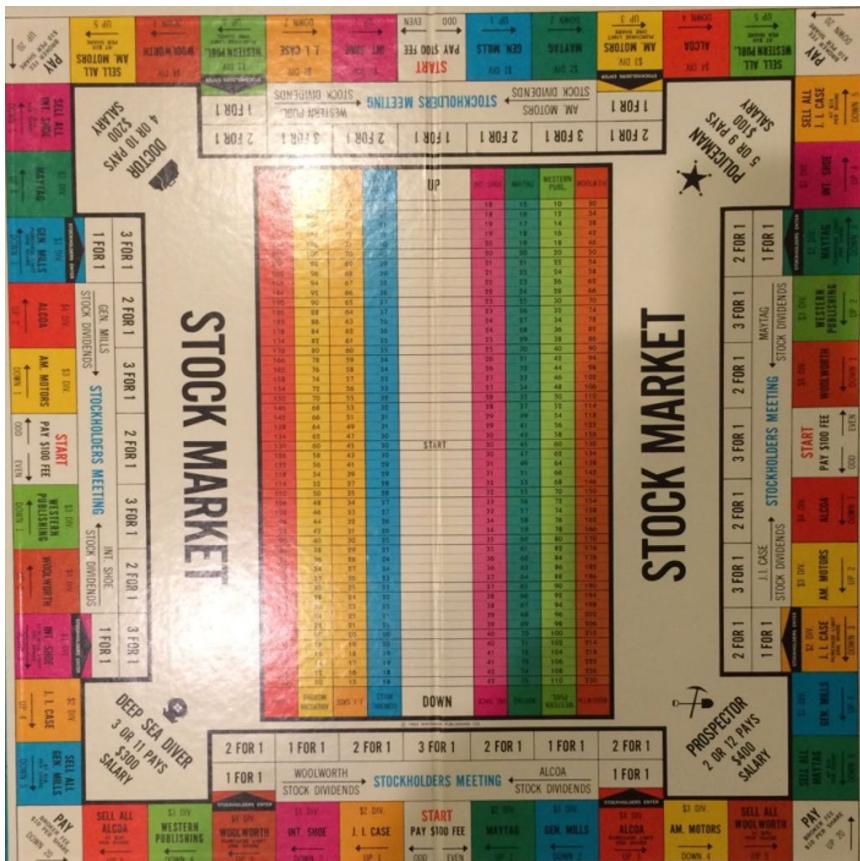
I made up a game that I played by myself called “BasFookieBall,” a combination of basketball, football, and hockey. This was an imaginary team sport and I formed a league of made-up teams (Baltimore, Philadelphia, Washington, New York, etc.) and kept standings. I played it with a super ball that I dribbled from one end of the basement to the other and slap-shot at a goal at either end. Imaginary defensemen could tackle the guy with the ball or steal or intercept the ball. I even had faceoffs, which was tricky since I was the only person playing. Hail the imagination!

What wasn’t imaginary was the BANG!!!! that reverberated through the house every time someone scored at the end of the basement where the goal was a metal, gas heater about the size of a washing machine. Until she got used to it, my mother would yell down to me in the basement from upstairs to make sure everything was alright. What she didn’t hear or see were all the times that the super ball bounced off the cinder-block basement wall and ricocheted inside the open back of the heater. There were only a couple of inches between the wall and the heater so I’d have to lay down on the floor and contort my body so I could reach my arm into the heater and around the gas flame to fish out the ball.

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You might have noticed that I've not mentioned video games. They came later. I played my first video game in college in 1978. A local cheesesteak place near campus had a juke-box-like computer with one of the first commercially successful video games—Pong. A year later they added Pac-Man and an Atari video football game where you moved Xs and Os (not player figures) around the screen by spinning a ball with your hand. After college, I didn't touch a video game again until Pong and Pac-Man and other crude games like Jewell Thief were adapted for personal computers. I tried to play Madden against Rob when he was in high school but my fingers moved about 30 seconds behind his, and I haven't touched a controller since.

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The Stock Market Game

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Atari Football, circa 1978

What are your favorite musicians, bands or albums?



I grew up in one of the greatest popular music eras of all time, the music that helped define the Baby Boomer generation—Rock ‘n Roll. Watch the movies “Grease” and “American Graffiti” or the TV show “Happy Days” to get a flavor for the 1950s when it began, and “Woodstock” to see where it was by 1969.

You’ll also see why our parents objected so vehemently to us listening to it. While the songs got it right about our deep longing for love and peace, they pointed kids to look for them in places that could only leave them disappointed. All the songs were on to something, but a few pointed us to the ultimate answers in God (U2, “I Still Haven’t Found What I’m Looking For,” and Bob Dylan, “You Gotta Serve Somebody”), and marriage (the Beach Boys, “Wouldn’t It Be Nice,” and Smokey

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Robinson, “I Second That Emotion”).

Because I was born in 1958, I came of age as early rock stars like Elvis, Chuck Berry, and the Everly Brothers were past their primes. But they influenced the later performers that I grew up with and liked the most. My older sister, Donna, loved the Beatles, and I quickly became a fan along with her. They’re my number one favorite, and seeing Paul McCartney live in concert with Rob and nephew Greg is the musical highlight of my life.

There are many sub-genres of Rock ‘n Roll. My favorite is the mellow/folksy side, such as America (I saw them in concert at Merriweather), Eagles, James Taylor, Carole King (Sue and I saw both of them live in DC, plus the Broadway show on Carole King’s life), Simon & Garfunkel, Jackson Browne, Crosby, Stills, Nash & Young, Creedence Clearwater Revival, Elton John, Jim Croce, and Billy Joel.

I also like the jazzy side—Chicago, Steely Dan, Santana, Blood, Sweat & Tears, Hall and Oats, Yes, and some light jazz itself—Dave Brubeck, Boney James, Grover Washington, George Benson. I acquired that taste through my friend, Joe Knapik, who was the musician in our friend group and thought most “standard” rock music was too simplistic. I’m not sure how much Joe liked Motown, but it’s in the vicinity of jazz and I like some of it—Stevie Wonder, Four Tops, Temptations, Spinners,

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Earth, Wind & Fire.

Joe was also into classical music. I tried, and I can recognize a Mozart piece and I enjoy going to the Symphony once in a while, but don't listen to it very much.

I grew up listening to music on AM radio (WCAO was the big Top 40 station in Baltimore) on a transistor radio—the pocket-size kind with a 1 or 2-inch speaker and lots of static like the songs were transmitted from the moon. I remember the thrill of saving up \$.99 to walk up to the Ben Franklin Five & Dime store or ride my bike to E. J. Korvettes department store to buy a "45" vinyl record (which had one song on the A-side and a second song on the B-side, and played on a record player at 45 revolutions per minute) or, if I saved up long enough, buy a whole album with 10-12 songs. Records and albums were standard Christmas list items for me. I also joined various "record clubs," subscription-like services where they sent you five "free" albums if you signed up to buy an album a month for the next year.

Technological innovations improved sound quality immensely. The big one was "stereo," which used two tracks to play music, an upgrade from "mono," or one track. FM radio was another—"No static at all," as the Steely Dan song goes. Cassette tapes replaced vinyl records and albums. Radios and

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record players and cassette tape players added more and bigger stereo speakers for better sound. When I was in college, your stereo “system” was a status symbol.

Car stereos came on the market in the 1970s, but they weren’t standard equipment at first. In my 1968 VW Beetle, I installed a portable, combination FM radio/cassette “tape deck” under the dashboard, and ran wires to two stereo speakers behind the back seat. Like being in Carnegie Hall!!! Only one problem: those portable tape decks were targets of thieves. A lot of people would unhook them from under the dash and hide them in the trunk when they weren’t driving the car.

I can talk about and listen to music from the 1950s, 60s, and early 70s (before disco) all day. I’d have trouble naming ten songs that came out after 1980, but there’s no reason to try as long as there are classic rock channels on Pandora!

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A “45” record on a record player



Pocket-size transistor radio

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Car cassette player

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The Beatles

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What are your favorite TV shows?



I was born in 1958, so I was among the first wave of late Baby Boomers who lived their entire lives with television (which parallels Kristen and Rob, whose generation was the first to live their entire lives with computers). December 28, 1958, was a key date in television history—the first broadcast of the NFL Championship Game. Known as “the greatest game ever played,” the Johnny Unitas-led Baltimore Colts beat the New York Giants in sudden-death overtime. That game is credited with launching the popularity of the NFL.

(Historical note: the football championship games were first called the “Super Bowl” in 1969 when Joe Namath and the Jets upset the heavily-favored Baltimore Colts. The 1967 and 1968 championship games—the first two between the newly-merged NFL and AFL, were retroactively called Super Bowls.)

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I watched a lot of TV as a child, starting with the Saturday morning cartoons: Hercules, Astro Boy, Mr. Magoo, Rocky and Bullwinkle, Road Runner, the Flintstones, and The Jetsons were my favorites. Check out The Jetsons if you can—almost all of the futuristic innovations depicted in the show have come true!

I graduated to hero/action/sci-fi shows (Batman, Superman, Star Trek—yes, with William Shatner as Capt. Kirk, The Outer Limits, Twilight Zone, Alfred Hitchcock Presents, The Wild Wild West), the classic comedies (Beverly Hillbillies, Green Acres, Leave it to Beaver, Gilligan's Island, Get Smart, I Love Lucy, and Dick Van Dyke, which gets my vote for the best sitcom of all time), and a few of the police shows (Dragnet, Hawaii 5-0, The Rookies).

People today complain about cell phones and social media destroying family togetherness time, but I have to confess I was guilty back in the 1960s when I would set up a folding tray in the living room and eat dinner by myself on the couch while watching Star Trek.

I watched as much sports as possible, though not much was on TV when I was a kid. There was one nationally televised “game of the week” baseball game on Saturday, and probably 15–20 Oriole games per season. Radio was the medium for the daily regular-season Oriole games. The baseball playoffs and World

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Series were always televised, which was extra-special for me because the Orioles were in them so often when I was growing up. Those playoffs and World Series games usually started in the late afternoon on weekdays, and one of my fondest childhood memories is the thrill of literally running home after school to catch as much of the game as possible.

There was one nationally televised NBA basketball game every Sunday, other than the playoffs. For regular season Baltimore Bullets basketball games I had to listen on the radio. I don't remember how many regular-season Baltimore Colts games were televised, but I know it wasn't every game like now. Actually, I don't remember watching many football games at all as a kid other than the championship games and Super Bowls.

In high school, my favorite shows were the comedies (*MASH*, *All in the Family*, *The Jeffersons*, *Happy Days*) and *60 Minutes*.

Other than sports, I watched very little TV in college. Nobody seemed to watch much. Very few kids had a TV in their dorm room so there wasn't much opportunity. Plus, it was fashionable to say, "I don't have time to watch TV, I have too much studying to do."

Those four college years got me out of the TV habit, and I've never watched much since. As a young adult, between working, being married, grad school, bible studies, and softball, there

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wasn't much time for TV. Besides sports, I can remember just a few shows that Sue and I watched regularly—Cosby, Family Ties, Columbo, and Murder, She Wrote. Then we had kids and watched more Barney than anything else. Since 1987 I can't think of one show that we made sure we watched regularly.

Then, when the COVID-19 pandemic hit in March 2020 and we were forced to stay home more, we searched the Netflix and Amazon Prime archives. We watched every season of The Office and Parks and Recreation, and most of 30 Rock, Monk, and Designated Survivor, then moved on to some of their original series, such as Unforgotten, Manifest, The Queen's Gambit, and Lost In Space (a remake of a 1960s classic that I watched occasionally as a kid). We watched a bunch of documentaries, including Last Dance (about Michael Jordan), The Cost of Winning (about the St. Frances football team in Baltimore), Ken Burns on Hemingway and Muhammad Ali, and the Beatles' Get Back.

For the first time in over 30 years, when somebody asks us, "Have you seen _____?" we can often say, "Yes!"

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Who was one of your favorite high school teachers? What made them great?



I don't remember any bad teachers at Calvert Hall, but a few stand out in my memory because they sparked my love of learning.

Brother Felix Ryan taught English Composition. He assigned us to keep a daily journal, a habit that I've continued all my life, though not always daily. And, he went to Penn.

Brother Alan Ganz taught Sophomore English, and after reading *In Cold Blood* and *The Merchant of Venice* in his class, I wanted to read literature voluntarily on my own. Brother Ganz also moderated the school newspaper I wrote for and edited, so I learned a lot about writing from him. Who knew that over 40

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years later I'd write a history of Calvert Hall to commemorate their 175th anniversary?

I've loved history ever since Brother Herron's U.S. History class, despite getting dinged on the first research paper I handed in. When I looked at the grade he had written on the front, I thought, "That's a funny-looking A." I literally turned the paper around and upside down to try to figure out the grade, which was a clear-as-day D the whole time. But I was in denial. He nailed me for not formatting my footnotes correctly. I was mad, but I've formatted footnotes correctly ever since.

I liked a couple of teachers more for their personalities and teaching styles than anything else. Mr. Thaler, who I had for trigonometry, was full of enthusiasm and humor (he signed my yearbook with "Worst Luck" which I assume was a joke) and always available outside of class if you needed help. He also ate lunch with us sometimes. His class was difficult, but he never made you feel stupid.

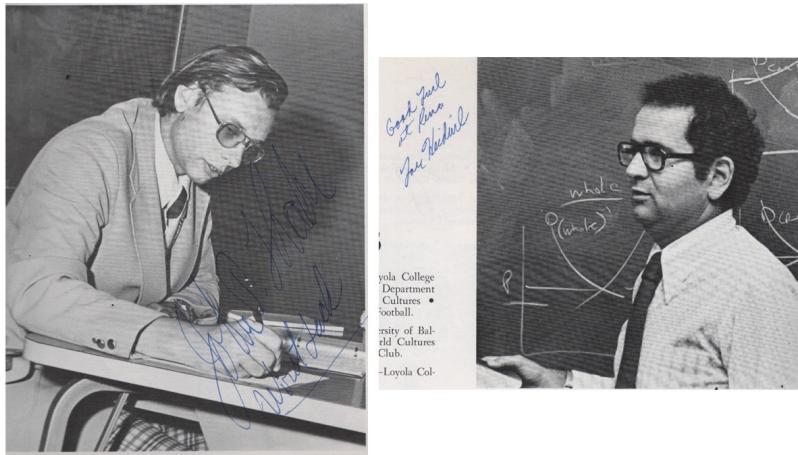
Mr. Murtaugh, my first German teacher, somehow made a language class fun. I liked him even more after he laughed at one of my jokes in class. German has what they call "irregular verbs," though I don't remember what that means anymore. Every class he drilled us on irregular verbs; we constantly reviewed irregular verbs. One day I said, "We study irregular

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verbs so much they seem ‘regular!’”

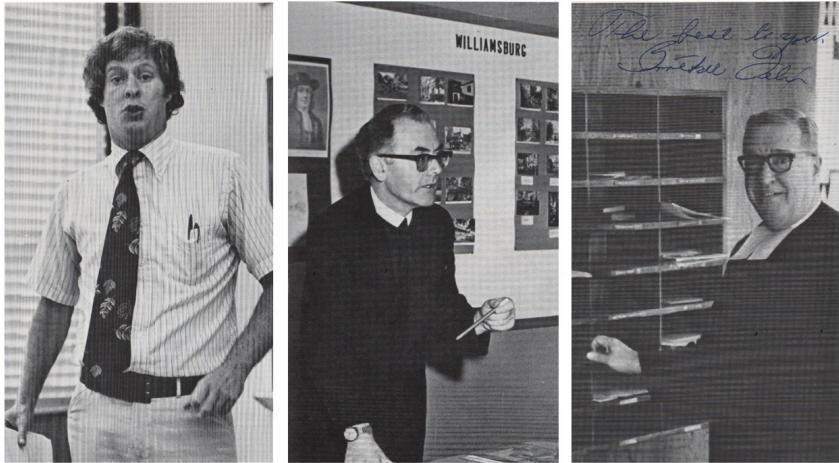
Mr. Heidrick’s economics class sent me on the path to a business college and career. He made economics relevant to real life by having us “buy” stocks and teaching about supply and demand and inflation using the 1970s rising gasoline prices.

I hardly ever missed a day at Calvert Hall. The teachers struck the right balance between structure and independence—exactly what teenage boys need and want.



Mr. Thaler and Mr. Heidrick

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Mr. Murtaugh, Brother Herron, Brother Felix



"The Hall" crew. I'm sitting on the far left. Brother Ganz is sitting with the mustache.

Which sports did you play in high school?



I learned a lot at Calvert Hall. The most disappointing thing I learned was that I would not be a professional baseball player.

I was always an all-star in Parkville Rec, and I made the travel team at age 13 (travel teams weren't as prevalent back then), so I thought for sure I'd play at Calvert Hall and get drafted. My friend Wayne's sister's boyfriend played for Archbishop Curley and was drafted by the Reds, and I figured I'd follow the same kind of path.

I tried out for JV as a freshman and was cut after two practices. There was no fresh-soph team then, so I was done. Well, not quite. My mother was mad that they would cut her little darling so quickly and called Calvert Hall to complain. The coach let me come back for another practice, then cut me again. So, I have the distinction of being cut from the same team twice.

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My response taught me a lesson that I've carried with me and applied throughout my life. I didn't sulk or give up. I made up my mind I was going to make the team the next year. I played that summer for Parkville's 14-16 travel team. I lifted weights all winter. I ran to get in shape as spring tryouts approached. I tried out for JV again and made the team as the backup second baseman. I think I was better than the freshman starter, Mike, but his father was the head coach.

After riding the bench the first couple of games, I got my chance to start when Mike got hurt. I went 3 for 7 at the plate in two games and played well in the field. The next game, at Loyola, I ran out to second base for the final infield drill with the starters when Mike came up to me and said, "I'm starting today." I was more embarrassed and deflated then when I got cut the second time the year before.

My response taught me another lesson that I've carried with me the rest of my life. A lesson in how NOT to respond to disappointment. I sulked. I goofed off on the bench ("Quit jackpottin' around," coach Waldt always yelled at me). I didn't really care if we won or lost, which meant I missed out on what could have been a fun season because our record was 14-3.

But what I did most of all was kill my chances of ever starting again. I did get into a few more games, but with my attitude, I

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don't blame Mr. Waldt for giving up on me because I had given up on myself and the team. Hard lesson to learn, and I "learned it the hard way," as my father used to say.

There have been many times at work and in other settings when things didn't go my way. I can't say I've never sulked or lost motivation as an initial, emotional response, but the memory of both of my JV baseball experiences pushes me to make up my mind to find a way to overcome the obstacles and march forward.

Historical note: If you read the roster you'll see that one of the assistant coaches was Mel Kiper. His son is Mel Kiper Jr., now the ESPN football draft guru, who was two years behind me.



ABOVE: Bottom Row: John Rosero (Manager), Christopher Natur (Manager), Thomas Holmes, Robert Grabaruk, George Hefferbert, Ronald Novak, Raymond Reed, Michael Waldt, Joseph Violanti, Craig Price, William Tamulonis, Dennis Callegary, Robert Weidel (Manager), Michael Violanti (Manager). Second Row: Mr. Richard Waldt (Head Coach), Mr. Mel Kiper (Assistant Coach), Kevin Ford, Stephen Eick, Doug Lombardo, Lawrence Chenworth, Scott Byrd, Joseph Dixon, John Carey, Timothy Dougherty, Thomas Fitzgerald, Bro. James Nash, F.S.C. (Moderator).

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Did you have a car in high school?



Calvert Hall did not offer any transportation to or from campus from the Parkville area, and there was no public transportation that would get me there and back. My parents either had to give me rides or find rides for me.

Freshman year, I rode to school in a carpool with Michael Phipps and Jeff Diacont, who lived a few blocks from us on Texas Avenue near Double Rock Park. I remember Mr. Phipps drove a copper-colored Mercury Cougar, which I thought was a cool car because it was similar to a Ford Mustang, which was my dream car. He always had the morning news playing on the AM radio, anchored by Jones and West on WBAL.

Getting home was more of a challenge because at Calvert Hall, everyone's schedule was different, and my dismissal time was different on different days. If I stayed after for extra-curriculars,

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that made it even more complicated. I remember getting rides with various people, including my mother. Every Tuesday I finished at 10:30 in the morning. My grandfather picked me up those days, and we always stopped for lunch at the Burger Chef which was at the top of Parktowne Road back then. I had a double cheeseburger and fries every Tuesday.

Sophomore year was about the same, except one day a week I got a ride home with Larry Chenworth and his older sister. They dropped me off at Old Harford Road and Putty Hill Avenue and I walked from there...about a mile.

I turned 16 in January of sophomore year and got my driver's license the next day. The following Summer, my parents decided it would be a lot easier if I had a car and could drive myself back and forth to school. They bought a used, blue, 1968 Volkswagen Beetle for \$800. My grandfather paid half. I don't know where they found it—probably someone they worked with was getting rid of it—and they didn't give me any say about it. But I was thrilled to have a car. It didn't bother me that it went from zero to 60 in...eventually, or that there was no heater fan so my teeth chattered all the way to school on cold days. I was too naive to know that it wasn't exactly a chick magnet, but my friends still drove their parent's cars so actually I had the advantage of being able to say I had my own car.

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With a January birthday I was one of the first to get a driver's license and a car, which increased my popularity. On my way to school I picked up Kevin Novak (brother of my sister's friend Debbie, now Glasgow, Elspeth's mother) and my friend Joe Knapik. I drove to mixers, ice skating, Orioles games, Ocean City, skiing at Wisp or Roundtop, any anywhere else we wanted to go.

I took the VW to Penn a few times, not for whole semesters, but times when I knew I'd be going home fairly soon, like between Thanksgiving and Christmas breaks. I had to find an open, free parking spot on the street, which weren't easy to find in an urban rowhouse area, and were sometimes far away from my dorm, so it was a little risky. Once I mocked up a fake parking sticker for the campus parking garage (I couldn't afford to pay for parking) and got away with it for several weeks but then decided I didn't want to press my luck.

I locked my keys in the car once. I asked one of the neighborhood kids if he could help me, and he popped the lock in two seconds flat.

Mike Kurowski and I drove it to Daytona Beach for Spring break in 1979. Penn's basketball team was in the NCAA tournament that year and we were listening to the game against North Carolina on the drive down. The radio signal started to fade, but Penn was winning so we pulled over onto the shoulder of I-95 to

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hear the end of the game. I'm glad we did: Penn 72, UNC 71. (Historical note: Penn made it to the final four, the last Ivy League team to go that far in the tournament. But they lost in the semi-final to Magic Johnson and Michigan State, who went on to defeat Larry Bird and Indiana State for the championship.)

I took Sue on all our dates in my little Beetle. That's how I knew she didn't love me just for my money.

By 1983, I was taking it in the repair shop a lot. When the brakes failed, and I ran into another car and smashed the front end, I knew it was time. It was sad to say goodbye.



Spring Break, 1979, Daytona Beach

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Left: at Penn / Right: Farewell, old friend!

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What were your friends like in high school?



For a kid who was not the most extroverted, worldly, or cool to start with, I made good groups of friends throughout high school and college. I might not have been the person who lit up a room but I was in the room and with someone.

It helped that a couple of my friends from St. Ursula, Joe Knapik and Mike Burke, also went to Calvert Hall. When one of us made a new friend, like Greg Reisler and Ed Lipin, all of us made a new friend. I always had someone to eat lunch in the cafeteria and go to mixers and games with. As I got involved in different clubs like The Hall newspaper and the bowling club, and started seeing the same guys in a lot of my classes, my group of friends expanded.

By Junior year I became close friends with guys who were like me—liked sports but didn't play varsity anything, serious about

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academics but not candidates for valedictorian, not socialites but liked to do something on the weekends. Most of our weekend social life centered around events at Calvert Hall and the girls' schools (mostly the closest ones, Mercy or NDP), Orioles games, ice skating at the old Orchard Ice Rink on Loch Raven Boulevard then over to the McDonald's across the street, or just hanging out at someone's house.

Our world expanded as we got our driver's licenses. We'd pile into a room at Ocean City for the weekend or head up for a day of skiing at Roundtop. Skiing was a new sport for me that my Towson friends, Kelly King and Rick Downs, introduced me to. I loved it and continued skiing occasionally for the next 20 years.

One of my favorite outings involved the other kind of skiing—when Mark Lange took a bunch of us water skiing on his family's boat on the Chesapeake Bay.

As we turned 18 our senior year and could legally go to bars (though I can't say we hadn't been in them before) the center of our social life shifted to Souris' and Hooligans in Towson. They were also popular spots to catch up with everyone in later years when I came home from college. One memorable night we walked into Souris' and spotted Baltimore Colts defensive linemen Joe Ehrmann and Mike Barnes at the Foosball table. My friend from CHC, Jim Valis, wanted me to get in line with him to

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play the next game against them but I had never touched a Foosball table before and backed away. Jim might not have ever played before either but he was much bolder than me and grabbed another partner. Jim lost, but I thought it was cool to be up close and personal with professional athletes—a thrill that hasn’t worn off yet. I just wish I hadn’t chickened out of playing.

I added a new group of friends the summer after my sophomore year of college. My faith had awakened that year at Penn, and when I got home in the summer I attended a Bible study at St. Ursula. I walked in the first night and saw a bunch of college-age kids, some of whom I recognized from my St. Ursula days—Joe Merrey, Theresa Dreisch, and Sue Krebs. They introduced me to the other “God’s Gang” leaders there—Pat Healy and Terry Grooms. For the rest of the summer and over the next several years I joined them whenever I could for their Bible studies, midnight bowling outings (followed by midnight snacks at Denny’s), and in their youth group ministry events with high school students. Talk about being in the right place at the right time—four years after that first summer Bible study I married Sue Krebs.

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Joe, Rick, and Kelly

Did you have a job while you were in high school?



When I turned 16, I made \$2 an hour working at the Friendly Ice Cream shop at the top of my street—the corner of Harford Road and Parktowne Road. My sister Donna's friend, Debbie Novak (who became Debbie Glasgow and the mother of Kristen's best friend, Elspeth) worked there and told me they were hiring.

I started as a busboy and dishwasher on Friday and Saturday nights, which were busy times, especially after the Parkville Teen Center let out. I advanced to scooping ice cream at the carryout window, also pretty busy. I'd come home at midnight with my right arm smeared with 30 flavors of ice cream and my dog, Wags, would lick it off.

After a couple of months, I worked my way up to waiting on tables and making sundaes, Jim Dandy's, milkshakes, and other treats at the main ice cream station. After a couple of more

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months, they trained me to flip burgers on the grill. The task I liked least was standing in the freezer for an hour unloading half gallons of ice cream from the delivery truck and stacking them onto the freezer shelves.

I remember working on a winter night when a blizzard hit. A lot of the workers couldn't make it in, so it was just me, the manager, and maybe one other person working. We got "bombed" as we called it. A rush of people pulled into Friendly's, I guess to get off the roads and wait for the worst of the blizzard to pass, and we were running around like crazy. At one point I was frantically washing dishes when the manager poked his head through the door and said, "You're doing a great job. You're now making a dime more an hour!" Wow. That raised my weekly paycheck to about \$30.

At some point while I worked there, Friendly's added breakfast to their menu, which meant they had to open early in the morning—7 am. They knew I lived right down the street so they asked me to work the weekend morning shift. I had to go in at 5 am to mop the floors. A couple more people came at 6 and we got all the food ready—we made coffee, mixed up the pancake batter, defrosted the bacon and sausage, etc., and then I either waited tables or flipped eggs on the grill. Sunday mornings were especially busy with the after-church crowd.

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I learned a lot of useful skills at Friendly's, particularly customer service, cooking on the grill, and the importance of showing up on time and pulling my weight on a crew. I had fun working with a bunch of high school and college kids, and we did some things socially outside of work.

I worked at Friendly's until the spring of my senior year in high school, when I took a job cutting grass at the Lochwood Apartments on Loch Raven Boulevard and Belvedere Avenue in the city, where my mother was the Manager. I could work more hours there, especially during the summer, and make more money.

What a fun summer that was. John Trotz, who went to Parkville high school with my sister Donna and was then at the University of Maryland, was the "foreman" of me and two other guys from Calvert Hall. We goofed around some, but genuinely worked hard, and some days were really hot. The other thing I liked about the job was that I had a nice tan when I showed up at Penn in September.

I worked during college also. Part of my financial aid package was a "work-study" job, whereby the federal government paid students for working a job on campus. They gave me a thick catalog of jobs I could apply for. I don't know where it came from, but somehow I had the wisdom not to sit at a desk in the

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library and check out books or bus tables in the dining hall. I gravitated toward the “Research Assistant” category, where I could make \$5 an hour working for a professor. That was one of the best choices I’ve ever made.

Since I was a marketing major, I thought I should interview with a marketing professor, and I started at the top of the list with J. Scott Armstrong. I wore a yellow T-shirt and cutoff shorts to the interview. Fortunately, Dr. Armstrong was no GQ man either. He told me he developed his own course materials and the job entailed assembling packets of “Self-Directed Exercises” each week for his students (aka stuffing envelopes). He also said he was writing a book and needed a proofreader. “Get back to me if you’re interested,” he said at the end.

I can’t remember if I interviewed with any other professors, but a couple of days later I stopped by Dr. Armstrong’s office to let him know I was interested. “Ok, you’re hired,” he said. “Every student here is qualified,” he explained, “so I wait to see who comes back to me in person and that’s who I hire.” That was my first life lesson at Penn—the importance of follow-up.

I learned so much working for him. Stuffing course packets wasn’t a very exciting task, but every week Dr. Armstrong handed me a stack of graduate-level marketing course materials. I always kept one for myself which helped me in my classes. In

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proofreading his book, not only did I learn about long-range forecasting (the title of the book), I also learned it's not good to use too many passive verbs in writing. One of my jobs was to read the manuscript and circle all the passive verbs. (Oops, I should say, "He told me to read the manuscript and circle all the passive verbs") so he could change them to active verbs. After I learned what a passive verb was, I got pretty fast at circling them, especially after my father gave me a magnifying glass. Who knew that 40 years later I'd have to weed out passive verbs from my own writing?

The coolest thing about helping with the book was that Dr. Armstrong mentioned me in his acknowledgments. My mother couldn't get over seeing her son's name in a book. When I really want to impress people I tell them my name is in the book twice...I show up again in the name index.

Dr. Armstrong also hired me outside of the work-study program to help on his consulting projects. The biggest was a site selection analysis for a Maryland-based retailer called Carpet Fair. John Trotz and I drove around to all their locations and took pictures of the stores and their surrounding areas—John was the only person I knew with a 35mm camera that could take high-enough quality pictures. Then I sat in the Enoch Pratt Library for hours with census reports and a calculator and added up population numbers and other demographics in the census

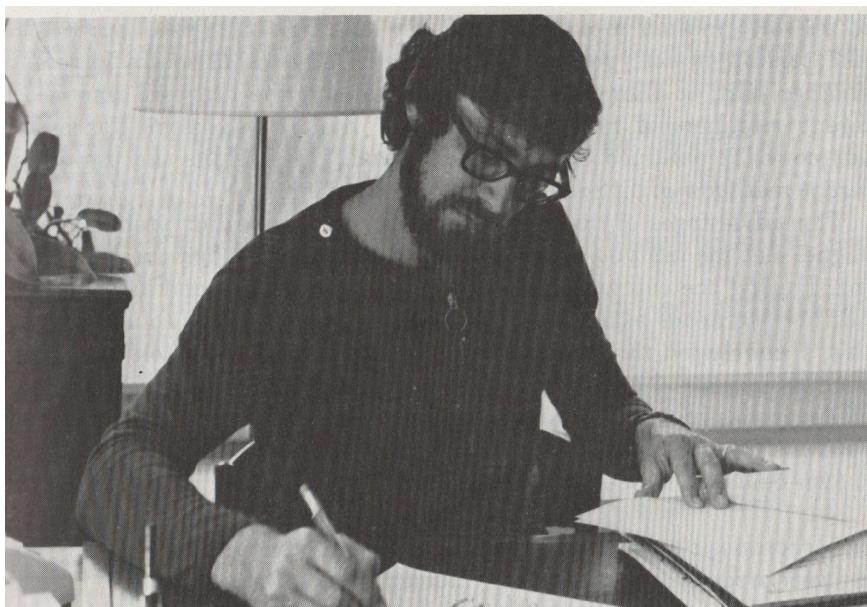
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tracts around each location. Who knew that I would work on site analyses for banks and retirement communities for the next 40 years?

Over Christmas break of my junior year and the following summer, John Trotz, then the editor of a weekly local newspaper called The Parkville Reporter, hired me to write high school sports columns. When I worked in market research consulting some fifteen years after graduation, I hired Scott Armstrong (I can call him “Scott” now) to help me on a project. I joke that, between the two of us, we were billing (Oops, I should say, “we billed”) \$600 an hour.

The life lessons here are, always do your best work, and take some time to build personal relationships with the people you work with. You never know what an experience or a relationship, even in a seemingly insignificant part-time job, will lead to.

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Acknowledgments

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Certain consulting contracts provided me with problems and with time to work on forecasting methods; these were with the Management Science Center at the University of Pennsylvania, the University City Science Center (Philadelphia), the C.I.A., and the U.S. Department of Transportation.

Professor J. Scott Armstrong, writing his acknowledgments, which included me!

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How did you celebrate your 21st birthday?



I don't remember any big bashes for my 21st birthday, probably because the drinking age in Maryland was 18 at the time, and while the drinking age in Pennsylvania was 21, that didn't matter much on a college campus. So, turning 21 didn't make much difference in what I did or didn't do.

I was a junior in college on January 25, 1979. Spring classes usually started the week of my birthday, so I got two celebrations: one at home before I went back to Penn after Christmas break, and another at school. At home, I probably asked for a steak dinner, and my mother always made my favorite chocolate cake. I don't remember doing anything special with my friends at home.

My mother always made cupcakes or brownies for me to take back to school to celebrate my actual birthday—enough for a few

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friends as well. I have a picture of the guys, and somebody was nice enough to hang a Happy Birthday sign on the wall.

I remember more about my 30th birthday. Kristen was not quite two months old and Sue had her hands full, but she still managed to pull off a surprise for me. We couldn't leave Kristen for just the two of us to go out so she lined up Tim Dunbar to go with me to a movie I wanted to see: Wall Street, with Michael Douglas, Martin Sheen, and Charlie Sheen. You might remember the character, Gordon Gekko, and his famous line, "Greed is good." When we came back she had a little party for me with the Dunbars and Fondersmiths.

After 30 I started feeling old and didn't want to dwell too much on birthdays. If I make it to 90, 95, and 100, those will be cause for celebration!

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My mother's birthday brownies and cupcakes always drew some friends to the dorm for my birthday. Left to right: Phil Golden, Mike Roby, a friend of Mark Miller's (he had so many!), Mark Miller, Mike Kurowski.

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What was your first boss like?



“You’re the lucky winner!”

That’s how Maureen Lalley, my first boss at my first job after college, informed me that I was hired in the marketing department at Maryland National Bank. My starting salary was \$13,500—about double what Sue made teaching at St. Ursula’s.

Maureen was only a few years older than me, and good to have as a first boss. She gave me just enough direction to learn the job, but also gave me plenty of leeway to try some things my own way. She also knew I wanted to advance in the company and always looked for opportunities to give me assignments that would give me a chance to work with different people and demonstrate a variety of skills. She helped start a weekly lunchtime Bible study in the office. She seemed more like an older sister than a boss.

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Funny, though, I found out some 40 years later from Maureen's boss, Dick Jacobs, that Maureen wanted to hire another candidate but Dick overruled her. He liked me because he was also a Wharton grad.

I've always thought of Dick Jacobs as my "guardian angel" because he hired me three times. He was behind my hiring out of college in 1980. In 1984 I left Maryland National to work at BG&E. Dick tried to get me to stay by matching BG&E's salary offer, but I had already committed to BG&E so I went to BG&E. Lesson learned: don't accept a job offer until you tell your present employer you're considering leaving. I would have stayed at Maryland National if I hadn't already said yes to BG&E.

After a few years at BG&E, I was ready to leave there. For one thing, the job was boring and I wasn't learning any new skills. Secondly, I wanted to attend Capital Bible Seminary part-time and work a 4-day schedule. BG&E didn't allow that, but Maryland National did, so in 1987, Dick hired me back to the bank.

Between juggling classes—I was also finishing my MBA when I started seminary—and the births of two children, the four-day workweek was a blessing.

The real estate bust in the early 1990s led to a lot of banks either closing or merging. Dick was let go in the bank's downsizing in

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1991, and Maryland National was bought by NationsBank in North Carolina (now Bank of America) in 1993. The bank offered me an opportunity to move to Charlotte or stay in Maryland with a diminished job—I called it the “poster job”—coordinating the distribution of promotional posters and materials to all the branches. Not very exciting.

Rob was just born, and with all the grandparents in Baltimore, Sue was not keen on moving to Charlotte. I wasn’t keen on the poster job, so I called Dick as part of my networking for a new job. He and a few other laid-off executives had started a small consulting company called Bottom Line Connection (BLC) that provided “big bank” marketing services for smaller banks, and he invited me to join them as their market research guy. It was pure consulting work so there was no salary. My income would be based on work that Dick and the others could subcontract to me, plus any clients I could acquire on my own. Maryland National offered me six months severance so I figured I had nothing to lose by trying BLC. If, at the end of six months, it didn’t look like it was working out, I would just restart my job search.

I worked with Dick and BLC for thirteen years, and I thank God and Dick for those years. The work-hours flexibility allowed me to coach little league and go on school field trips, and allowed Sue the flexibility to start tutoring once Rob started first grade.

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I also learned a lot from Dick. Mostly, he taught me that when a client asked for something, always say “yes,” and worry later about how to get it done. The word “can’t” was not in his vocabulary. That mindset helped me gain clients and earn enough money through consulting.

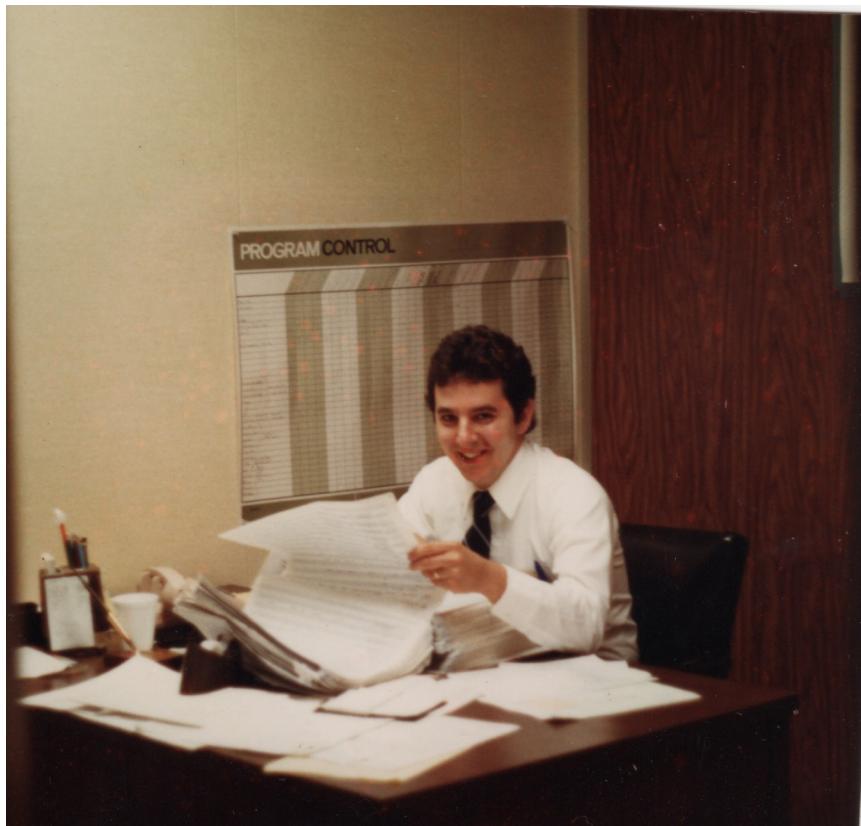
Here are a few other nuggets I learned from other bosses over the years:

From Ted Berzinski at BG&E: to own up to my mistakes; mistakes don’t bring about the end of the world or the end of a career (he said to me once, “This isn’t the first mistake you’ve ever made, and it won’t be the last”).

From Andy Tomko at BG&E, Betsy Blackwell at Maryland National, and Scott Gensler at Erickson: Humility. Don’t be offended when a boss gives constructive criticism. Welcome it as a way to learn how to improve. A corollary to this one is: strive for excellence in your work; double-check everything. That will reduce critiques.

From Lori Woodward at Acts and Tom Neubauer at Erickson: building good working relationships with colleagues is as important as doing good work.

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At Maryland National Bank, 1983

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How did you decide to get married?



“I’m not even going to think about getting married until I’m 30,” my friend Joe Knapik said when we were in college. That sounds good to me, I thought. It was an easy plan to adopt since I hadn’t met anyone I gave any thought of marrying.

That thinking also aligned with advice that my Bible study leader at Penn, Tom McNutt, gave us about big life decisions like what job to take after graduation and who to marry: “Put your will in neutral,” he advised, which meant not to set your hopes and expectations on one option or another, but be open to wherever God’s leads you.

My will was still in neutral when I joined up with the God’s Gang youth group leaders at St. Ursula Church in the summer of 1978. It was a group of college-age guys and girls, many of whom I knew from grade-school at St. Ursula School. I went to as many of their Bible studies, youth group events, and midnight bowling

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outings as I could when I was home from college in the summer and for weekends and holidays during the school year.

Sue Krebs was one of the co-leaders. I knew her from grade school, and had played baseball on a travel team her father coached. After spending time with Sue organically in natural group situations, I noticed her heart for God, fun but also calm personality, loyalty to friends, and self-sacrificing spirit. No problem or setback ever threw her off track or dimmed her positive outlook on life. I remember very specifically thinking to myself, She'll make a great mother!

On a Christmas break—must have been January of 1980—I grew more attracted to Sue and wanted to be with her more than in only our group activities. But was she thinking the same thing about me? There was only one way to find out. I worked up the nerve to ask her for a date to go ice skating. Only she didn't realize I had asked her for a date. "Where's everybody else?" she asked when we got there, expecting that the whole group would be there—Theresa, Pat, Terry, Joe, and the rest.

"Uh, it's just us," I told her.

"Oh."

If I remember correctly, the skating rink was closed, which was fine with Sue because she did not like ice skating. (That she was

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willing to go anyway is a small example of her self-sacrificing nature. Something similar happened when I asked her to go on a roller coaster with me at King's Dominion when a group from God's Gang drove there in Sue's blue Ford Pinto wagon for a B.J. Thomas concert. She got on the roller coaster with me, but I found out later that she hated roller coasters. That was the same trip her car broke down on the way home and the group of us slept in the Pinto on a parking lot. Mr. Krebs came down the next morning to tow us home.)

Instead of skating I think we found someplace to go for ice cream and just hung out together. It must have gone okay in her mind because when I asked her out again—and she knew exactly what I was asking—she said yes.

As we continued dating I kept in mind another piece of advice from Tom McNutt: if you want an idea of what a girl will be like as a wife and mother, observe the girl's mother. Well, that cemented what I already thought about Sue. Forget about waiting until 30! (Joe didn't wait for 30 either.)

By early 1982 I had in mind that I would ask Sue to marry me, but I was a little concerned about making it work financially. We were both living at home, but not making much money...somewhere around \$25,000 combined. Finally I got tired of crunching numbers and decided I was just going to do it.

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My sister Donna helped me pick out a modest ring, and on a Saturday night in June, 1982 (Sue won't like that I don't remember the date) after dinner at Pizza Hut, we were supposed to go to a movie (*Dead Men Don't Wear Plaid*, with Steve Martin). We stopped at my house on Parktowne Road on the way, and sitting on the green couch down in the basement club room, I asked her to marry me. She said "yes" with no hesitation, and we were married on December 4, 1982, at St. Ursula Church. Everybody from God's Gang was with us that day, and I was happy to have them!



December 4, 1982 (Photo taken on the grounds at Calvert Hall)

What is your best relationship advice?



A Bible verse jumps to mind when I think about relationship advice: “Greater love has no one than this, that one lay down his life for his friends.”

Very few people are ever asked to literally lay down their lives—think of soldiers, law enforcement, and first responders. But my best relationship advice is to lay down your life for others in the sense of self-giving, self-sacrifice, and putting others ahead of yourself. Sue’s mom, Marianne Krebs is a great example, and I quoted the verse above when I talked about her influence on me at her funeral.

We can lay down our lives in any relationship: Creator/creature, husband/wife, parent/child, sister/brother, friend, relative, co-worker, neighbor, stranger.

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If what we seek in a relationship is to give, not get, we'll naturally be truthful, gracious, forgiving, helpful, encouraging, faithful, and humble—all those other qualities that make for strong relationships. We'll avoid the relationship killers of pride, envy, deceit, and betrayal.

Easier said than done for sure. I think Tim Keller's advice to daily contemplate the self-sacrificing life of Jesus, who spoke the words quoted above, is the best way to transform our hearts so that we're more and more willing to lay down our lives for our friends.

What is your best advice when it comes to raising children?



My son turned ten just the other day
He said, thanks for the ball, dad, come on let's play
Can you teach me to throw, I said-a, not today
I got a lot to do, he said, that's okay
And he, he walked away, but his smile never dimmed
It said, I'm gonna be like him, yeah
You know I'm gonna be like him

And the cat's in the cradle and the silver spoon
Little boy blue and the man in the moon
"When you coming home, dad?" "I don't know when"
But we'll get together then
You know we'll have a good time then

.

My best advice when it comes to raising children is to listen over and over to Harry Chapin's song, Cat's in the Cradle. That song spoke to my heart about raising children more than anything else I ever heard or read about parenting. The message is clear and simple: the most important thing you can be as a parent is: "There." Be there. Be present.

But presence is more than physical presence. It's engagement. I remember clearly the day when Sue was away somewhere and I was home with Kristen and Rob. They were somewhere around ages 6 and 3. We were together in the living room on Pinecone Court, but my mind was a million miles away. Out of nowhere, an epiphany swept over me like a wave sent by God. "You're with them but you're not WITH them." From that day forward, I determined to give them my focused attention. I've often failed, but the echo of Cat's in the Cradle kept me moving toward them.

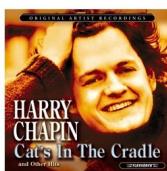
I thank my parents for being there with me. I think my mother, who stayed home with Donna and me when we were little, was the only mother on Parktowne Road who cried when summer ended and we went back to school! She began working part-time when I reached middle school age and worked full-time when I started at Calvert Hall so they could afford that \$800 tuition. God's hand was in that decision because the family that owned

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the real estate company she worked for all graduated from Wharton. They wrote letters of recommendation for me and assured my parents that it would be worth it.

My father taught me to throw in the backyard and always coached my little league teams. He took me to Oriole games, Baltimore Colts games, and Baltimore Bullets games. He took me fishing once, but only once. He didn't know how to fish and I don't remember us catching anything, but he tried. He was there.

Be there with your children. Be completely there in body, mind, and soul. As the song goes, your boy, your girl, will grow up to be just like you.



My child arrived just the other day
He came to the world in the usual way
But there were planes to catch,
and bills to pay
He learned to walk while I was away
And he was talking 'fore I knew it,
and as he grew
He'd say, "I'm gonna be like you, dad
You know I'm gonna be like you"

And the cat's in the cradle and the silver spoon
Little boy blue and the man in the moon
"When you coming home, dad?" "I don't know when
But we'll get together then
You know we'll have a good time then"

My son turned ten just the other day
He said, "Thanks for the ball, dad, come on let's play
Can you teach me to throw?" I said, "Not today,
I got a lot to do." He said, "That's ok"
And he walked away, but his smile never dimmed
Said, "I'm gonna be like him, yeah
You know I'm gonna be like him"

Well, he came from college just the other day
So much like a man I just had to say
"Son, I'm proud of you. Can you sit for a while?"
He shook his head, and he said with a smile
"What I'd really like, dad, is to borrow the car keys
See you later. Can I have them please?"

And the cat's in the cradle and the silver spoon
Little boy blue and the man in the moon
"When you coming home, dad?" "I don't know when
But we'll get together then
You know we'll have a good time then"

I've long since retired and my son's moved away
I called him up just the other day
I said, "I'd like to see you if you don't mind"
He said, "I'd love to, dad, if I could find the time
You see, my new job's a hassle, and the kid's got the flu
But it's sure nice talking to you, dad
It's been sure nice talking to you"
And as I hung up the phone, it occurred to me
He'd grown up just like me
My boy was just like me

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What are your favorite plays?



I was never as nervous as when I took my seat on the opening night of “Fools,” the comedy by Neil Simon. My eyes would be glued to the female lead, Sophia, a teenage girl “cursed with idiocy.” I hung on her every word and was mesmerized by her every move.

On that night, the actress gave a flawless performance.

Bravo, Kristen!

As a freshman at Baltimore Lutheran High School, Kristen made the cast and was the understudy for the lead female role. When a last-minute family obligation took the main actress out of town, Kristen was thrust into the starring role. With her steel-trap memory, knowing her lines would not be a problem, but what about stage fright? Nope. With all her experience with Kidz of Grace, I was the only one nervous, and “Fools” was the most

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fantastic play I've ever seen.

A close second is "The Crucible," by Arthur Miller, also performed at Baltimore Lutheran, and also featuring Kristen, but in a lesser role as one of the bewitched Salem girls. I wasn't nearly as nervous watching this one. I was confident Kristen could spring up from her bed and scream on cue. Mostly I remember John Proctor's lines on integrity: "Because it is my name! Because I cannot have another in my life! How may I live without my name? I have given you my soul; leave me my name!"

As you can probably tell I was never a lover of plays. I've only seen a couple of professional productions: "Lombardy," (about the Green Bay Packers' legendary coach), and "Wait Until Dark," a crime thriller.

In school, I read the typical lineup of "Our Town" and Shakespeare, and appreciated George Bernard Shaw's humor in "Pygmalion." The only play I've read recently is Arthur Miller's "Death of a Salesman."

If I may expand the category to Broadway musicals, my all-time favorite is "Hairspray," which is set in 1950s Baltimore and based on the movie produced by Baltimore's John Waters. Also in my top ten are "Beauty and the Beast," "Lion King," "Fiddler on the Roof," "Motown," and "Beautiful," the Carole King story.

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Most people would also have “Les Misérables” on their list. I’ve seen it at least three times and love the music and its theme of human dignity, but always had to ask Sue and Kristen to explain it to me.



Kristen as Sophia in her Baltimore Lutheran High School Debut

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Do you believe in a higher power?



Yes, I believe in a higher power. To me, it seems that an infinite, intelligent, and almighty higher power is the best explanation for how a vast universe perfectly designed to sustain millions of species of life could come into existence, and how a complex being like mankind, also with intelligence and creative ability, could come into existence.

The alternative explanations just don't seem as feasible. Could everything have come from nothing? Could something have crawled out of the muck in a swamp and turned into the magnificence that we see around us? And where did the muck come from? The swamp?

I think the simpler explanation is the most believable: that God is love, and because the essence of love is self-giving, the Father, Son, and Spirit expanded their circle of love to men and women.

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Our job is to mirror God and keep expanding the circle by building families, communities, and cultures.

Many people, including me, question whether the Father, Son, and Spirit as presented in the Bible is the higher power. But again, I can't find a more believable alternative. The historical evidence substantiating the claims of the Bible, including the life, death, and resurrection of Jesus, would hold up in any court of law.

For me, as for most people, the hindrance to belief was not the lack of evidence for a higher power, but my inner spirit of self-sufficiency and independence that drove me to exalt myself as my own higher power, in charge of my own life. Jesus invites us to lay down our lives and follow him. When I was finally willing to make that change of heart, it made all the difference.

How did you decide when to change jobs?

I've changed jobs five times, sometimes by my choice, sometimes by their choice, and sometimes a combination.

Out of college, I worked in marketing for Maryland National Bank. It wasn't the highest paying or most exciting job, but it was a good start. The best thing about it is that I met a lifelong friend and mentor, Dick Jacobs, who was the head of the department and a Wharton alum (I think that's why he pushed for me to get the job).

I had worked at Maryland National for four years when a guy in my Christian Business Men's Bible study, Ted Berzinski, mentioned a job opening in his department at Baltimore Gas & Electric (BG&E). I liked the idea of having Ted for a boss, the higher pay, and a different kind of work. It wasn't marketing or market research, but "corporate performance analysis," working

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with various departments to improve efficiency.

I talked to Ted about it, interviewed, and was offered the position. I accepted.

Here's where I learned a lesson: don't accept an offer until you tell your current employer that you have an offer.

When I told Dick Jacobs I was leaving, he made a counter-offer that was even better than Ted's offer. But it was too late. I didn't want to go back on my promise to Ted. I might have recalled my acceptance if it wasn't Ted but some stranger, but I thought the right thing to do was to keep my agreement with Ted.

I liked the job at BG&E and had good friends there, including a couple of Calvert Hall alumni, Mike Burke and Greg Reisler. I also became friends with Ed Senseney, and a couple of guys who were a few years older, Bill Eades, and Gene Wallace.

While at BG&E I got the itch to attend seminary part-time. Not to become a pastor, but because I loved Bible study and wanted to go deeper. The verse Ezra 7:10 burned in me: "For Ezra had set his heart to study the law of the Lord and to practice it, and to teach His statutes and ordinances in Israel."

In 1987 I wanted to enroll at Capital Bible Seminary in Lanham, Maryland, but Sue was pregnant and I knew I would need to find some extra time to take classes, even if only one or two at a time.

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I asked BG&E if they had any flexible types of work schedules, like working four days so I could have a full extra day off. My classes would be at night but I would need time to get all the reading and papers done.

BG&E had no flexible scheduling, but I remembered that Maryland National did. I contacted Dick Jacobs and asked if there was any way I could come back on a four-day schedule. He was thrilled to have me back, and I made the move.

The scheduling worked out great. Over the next four years, I completed a “Biblical Studies Certificate” at Capital, which I describe as half of a master’s degree, twelve total courses. I made enough money and was home enough to help Sue with Kristen and get all my coursework done. I’m so thankful for the opportunity God gave me. I’ve used my education at Capital to teach adult classes at church and the Baltimore School of the Bible.

I returned to a normal work schedule at Maryland National just in time for the real estate bubble of 1991-92. One of my jobs was to develop an “early warning system” that tracked real estate markets and flagged possible problem areas for the bank’s real estate construction loans. But the warnings weren’t early enough, and the loan defaults began to pile up.

The bank started laying people off. There was one particular day that a big layoff announcement was scheduled. In the days leading up to the announcement, God gave me perfect peace. I remember thinking, “You know, the top executives are sitting in a room somewhere going over names and deciding who stays and who goes. But the executives aren’t really the ones deciding my future. God is in control. He’s the one ultimately deciding my future.”

I survived that round of layoffs, but the bank continued to spiral downward until the only solution was to sell out to another bank. We were bought by NationsBank out of Charlotte, North Carolina (which through a series of additional mergers grafted into Bank of America).

The buyout created more job uncertainty. I had three options: move to Charlotte, take a demotion and remain in Baltimore (they offered me what I called “the poster job,” which meant coordinating the distribution of printed collateral materials from Charlotte to the branches in Maryland, and “the coffee job,” which meant coordinating meetings between the Charlotte people and Maryland people) or leave with six months of severance pay.

A lot of my colleagues at the bank moved to Charlotte, and professionally, that would have been the right move on the

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surface. But Rob was only about a year old, and moving away from all our family with two small children was too hard to think about. I called Dick Jacobs to ask for his advice and any job contacts he might have for me. He had been let go from Maryland National a year earlier and started a marketing consulting firm called Bottom Line Connection (BLC) with a few other displaced bank marketing directors. They worked mostly with small banks. “You can join us as our market research director,” he said. No salary or any other kind of guaranteed income though. Consultants “eat what they kill,” as the saying goes.

I agonized over whether to take the “poster job” or the “coffee job” or go with BLC until the morning I had to give the bank my answer. I imagined what I would feel like ten seconds after I accepted the poster or coffee job. Regret. Then I imagined how I would feel after taking the severance joining BLC. Excited! Energized! When I applied to graduate schools after college I always wrote that I wanted to run my own market research company someday. This was my chance! The clincher was the six months severance. I figured that if BLC didn’t work out after six months, I would just be back to where I was at that moment—looking for a job. It wasn’t like I was risking a whole lot.

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I joined BLC and worked there for thirteen years. I had some sleepless nights worried about where the next client would come from, but God always provided. And the flexibility in my schedule that allowed me to coach little league and go on field trips was worth more than a guaranteed paycheck.

By the early 2000s, a confluence of factors indicated that BLC was running out of gas. The biggest factor was that Dick, our primary rainmaker, semi-retired, which meant less new business coming in. Another factor was that banks were merging right and left and there were far fewer small banks around for us to work for. Third, technology was becoming more prevalent and less expensive so a lot of the services banks outsourced to us they were now moving in-house.

Around 2004, one of my clients, Erickson Retirement Communities, talked to me about coming on board as an employee to start an in-house market research function for them. I owe Rob, Jonathan Becker, and Conor O'Brien for that job offer.

Rob and I always attended the Orioles Fan Fest in January to get autographs and get psyched for the upcoming season. In 1999, he invited Jon and his father, Erich, to go with us, but they couldn't make it.

"Who else would you like to invite?" I asked.

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“Conor O’Brien,” Rob said.

I had never met Conor’s father, Danny, and on the drive down we talked about where we worked. He worked for Erickson. When I told him I did market research, things like surveys and focus groups and mystery shopping, he said, “We’re looking for someone to do mystery shopping. Can you send me a proposal?”

I always say that the Oriole Fan Fest was the best \$50 I’ve ever spent.

I did a lot of mystery shopping and other consulting projects for Erickson, which led to the discussions about joining them as an employee. It took them over a year to finalize the offer, and I started in January 2006.

I loved working at Erickson. With Kristen in college and Rob not too far behind, it was a relief to have a paycheck. We also moved to our bigger house on Hines Meadow Way, a move that was way overdue, but I was always nervous about biting off a bigger mortgage with the uncertain income stream of a consultant.

But I had forgotten that paychecks are equally uncertain. The great recession hit in 2008-2009. Erickson declared bankruptcy and was bought out in 2010 by a private equity firm owned by Jim Davis, the cousin and business partner of Ravens owner Steve Bisciotti. Here we go again! But God was still in control.

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I survived through the bankruptcy and buyout. The new owners didn't make many changes in their first year, and in the second year, they focused on cutting costs in the big-ticket areas like the nursing-care wings and community operations. By 2013, they got around to cost-cutting in departments like market research, and I was downsized. It was a blow, but by then I had experienced God's faithfulness through job ups and downs so many times I felt at peace...most of the time.

Erickson was generous in letting me remain on the payroll and their health insurance for two months before starting three months of severance pay. My plan was to go back to market research consulting, and also start a life-story-writing business, an idea that popped into my head earlier in 2013 while sitting out on the deck at Stella Maris with my mother.

In the course of my networking for consulting gigs, someone suggested that I contact Acts Retirement Communities, who I knew as a competitor of Erickson's, headquartered in the Philadelphia area. Turned out they were looking to start an in-house market research department and offered me a full-time position! I accepted and started the first week of January 2014—the day after my mother's funeral, and the same week that my Erickson severance ended.

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I have one more job change planned—to retire from Acts and continue writing life stories, which I've been writing on the side since 2013. But it's a flexible plan. I've learned that the unexpected job moves, the ones God orchestrates, work out much better.

God and mammon

The faith-based view of money

Do faith and finances mix? Judging from the weight given the topic in sacred scriptures, the answer is a resounding "YES!"

One out of every six verses in the Gospels refers to money. The Hebrew Scriptures abound with guidance on earning, saving, spending, and giving away money. The third pillar of Islam is the *Zakat*, an expression of one's worship and thanksgiving to God by supporting the poor. Why so much coverage? Our attitude toward money is perhaps the key indicator of where our heart is spiritually. Jesus famously said, "You cannot serve God and mammon."

Stewardship

One concept that distinguishes a faith-based view of money from a worldly view is stewardship: the principle that God really owns everything and that we are simply managers of the resources that have been entrusted temporarily to us. Robert Merikangas, who lives at Riderwood, an Erickson Living com-

Living faith

■ William Tamulonis



munity in Silver Spring, Md., writes, "Our faith inspires us to be thankful for what we have and to live a simple lifestyle. We keep a monthly record of what we spend money on. Part of our faith commitment is to conserve the environment, so we live by the maxim of 'reduce, reuse, and recycle.'"

Perhaps the greatest benefit of being a steward rather than an owner is reduced anxiety over money. Marguerite Watson, a reader in Maryland, says that "When you walk in faith you will look at your finances through a heavenly perspective, knowing that no matter what your circumstances are or what your bank book says, all of your needs will be met."

Faithful stewards follow the owner's instructions. One of the most prominent money management principles

is to imitate God's generosity by giving generously to the poor and to God's work. Financial expert Ron Blue advises that giving should be the cornerstone of all financial plans, because giving breaks the power of money over us (in contrast to debt which controls) and giving promises rewards: "Honor the Lord from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine." (Prov. 3:9-10)

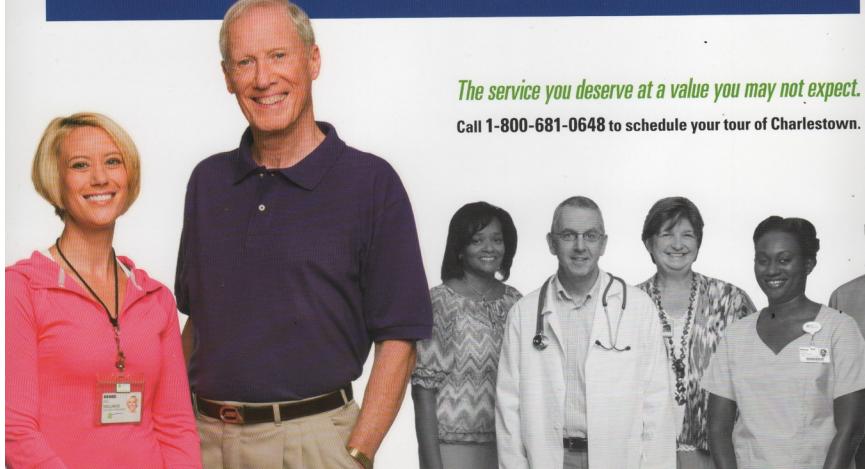
Stewardship has nothing to do with what we have, but everything to do with what we do with what we have. Even if we only have a little, we can accomplish much for God's glory and the good of others.

One of my favorite duties wasn't in my job description. I wrote a monthly column in the Erickson Tribune, which was distributed to over 300,000 households across the country.

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"I joined the fitness center because it was right here on campus. I knew I needed someone to motivate me, so I signed up for a personal trainer. That's how I met Renee. She was really invested in my success. Today, thanks to her help, I'm in much better physical shape."

— Gene Miller with Personal Fitness Trainer Renee Hill



Sue screamed, “False advertising,” when Erickson cast me as a doctor in an advertisement. Historical note: Sue babysat Gene Miller’s (blue shirt) kids, and he attended our wedding.

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Acts Relaunches AGRI Initiatives

Over the past year, Acts has taken steps to revitalize the **Acts Gerontological Research Institute (AGRI)**, originally founded in 2003. Those steps include new leadership, a renewed focus on research participation, and the development of relationships with research partners both within Acts and across the industry.

"The goal of AGRI is to fulfill our social responsibility mission by conducting applied research that explores practical ways to promote successful aging and enhance the quality of services provided to Acts residents and the nation's older population," said Jefferson Kaighn, Acts Senior Vice President, Legislative Affairs and Organizational Development.

Acts recently announced that **Bill Tamulonis** has been named the Managing Director of AGRI. Bill is a familiar face within the Acts communities, having met many residents through various initiatives he has led for Acts as Director of Market Research, a role in which he will continue to serve. Bill is looking forward to Acts once again partnering with other leading research and

educational institutions in efforts focused on meeting the needs of those age 62 and up. Previous efforts led by AGRI included the areas of workforce development, quality of care, architectural design, culinary services and technology.

"We are in a unique position to study health, wellness and hospitality services because we have nearly 9,000 residents in eight states that will enable us to study trends, test new concepts and provide a wealth of knowledge that will impact older adults everywhere," said Bill. "Our residents will have

opportunities to participate in stimulating studies and personally contribute to the knowledge base that improves the quality of life here at Acts and across the senior living industry."

To learn more about AGRI's work and how you can make a difference in breakthrough research, please contact Bill Tamulonis at **302-235-6827** or wtamulonis@actslife.org.



*Bill Tamulonis,
AGRI Managing Director*

An article announcing the international healthy-aging research I manage.

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I led a memoir-writing workshop for residents during the COVID-19 pandemic and published a collection of their stories. A resident drew the cover image.

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What is the best job you've ever had?



I define a “good” job as one where I learn new skills that lift my professionalism up a level and prepare me for the future. I’ve learned valuable skills in all my jobs going back to cutting grass as a kid, but the two that most accelerated my market research skills were BLC and Erickson.

I had worked on some basic market research projects at Maryland National Bank but when I worked for myself at BLC and was responsible for every phase of every project, I was forced to become an expert in every aspect of research. Through reading books and market research journals, attending conferences and seminars, and asking experts like Dick Jacobs, Dr. Armstrong, Scott McBride, and Diane Lonsdale, my knowledge increased exponentially. I’ll even say that I was an early adopter of certain tools and techniques such as internet surveys, geographic information systems (e.g. site analysis and

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mapping), decision-tree analytics, and text analysis.

The other aspect of BLC that made it one of my best jobs was the flexibility of the hours, which allowed me to take the kids to school and go on field trips, and coach little league.

What I learned at BLC prepared me well and gave me confidence in moving to Erickson. The pricing and site analysis I worked on there was more sophisticated than what I had done for the banks at BLC, but I learned what I needed to know mainly by working with a terrific research consulting firm, ProMatura. The foundation was a technique called conjoint analysis, which was developed in the 1970s by a professor at Wharton (never took his class though).

I made another leap forward when Erickson hired an international advertising agency, BBDO, and an innovative market research firm, LJS, both introduced to Erickson by Diane Lonsdale. We conducted world-class advertising and branding research and I felt like I had moved up to the big leagues, like I was doing the kind of work I could have written about in professional journals and presented at conferences. When I got to Acts, what I had learned at Erickson made me look a lot smarter than I am.

The increase in my earnings at Erickson compared to BLC covered Kristen and Rob's college tuitions and allowed us to

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move to Hines Meadow Way, which made that job even better.

God always seemed to give me the right job at the right time. In that sense, they've all been the "best" in their own way.

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What has made your faith stronger?



“We found a tumor, and it looks like cancer. You need to contact a surgeon right away.”

My heart pounded and my head spun with those words from the doctor after Sue’s colonoscopy in 2003. In a flash, all the Bible verses about “God is in control” and “All things work together for good” were no longer theoretical. Were they real? Did I believe them? Kristen was 15, Rob was 12. I couldn’t imagine our lives with Sue gone. For the first time in my life, I knew what the phrase “paralyzed by fear” felt like.

Our friend, Deborah Toole, helped us get moving. “You can’t just let any surgeon do it,” she advised. “Call Mark Talamini.” We knew Mark was an Elder at our church, Grace Fellowship, but did not know that he was Dr. Talamini, a leading GI surgeon at Johns Hopkins Hospital.

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I'll never forget his grimace when he looked at the image of Sue's tumor. "We've got to get that out as soon as possible," he said, "but I'm booked solid." It looked like we would have to go with "any surgeon" that had availability.

But a few days later, Dr. Talamini's office called and told us that "an opening had come up" on his schedule. Yes, "with God all things are possible."

It was comforting when Dr. Talamini came into the pre-op room to pray with Sue and me. Believe me, I was praying for him.

He removed the tumor, and then chemotherapy began. Sue was deathly nauseous after the first treatment; no way she could endure six months of that. The doctors prescribed anti-nausea medicine, and I walked down to the pharmacy at Hopkins to pick up the first weeks' worth of pills. "That will be \$979," the pharmacist said. I clutched. \$979 every week for six months? But when I pictured Sue puking her guts out the day before, I handed over my credit card.

"God will provide." Was that true?

The following week I asked the nurse about the possibility of payment plans for the prescription. "Oh," she said, "we can just give her an IV with the nausea medicine while we're giving her the chemo. That way, your insurance will cover it."

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Yes, God will provide.

Another wave of fear swept over me months later while Sue and I were waiting for her chemo session. Kristen was looking at colleges. Our college funding plan—Sue's tutoring earnings—had fallen to near zero. I was billing fewer hours in my market research consulting work because of Sue's illness, and juggling funds between a home equity line of credit and retirement accounts to cover the kids' high school and grade school tuitions. Tuition, room, and board at Penn and Harvard was over \$60,000 a year. How in the world could we do that? Now I knew the panic my parents must have felt when I told them I wanted to go to Penn.

God had a financial plan. Part A: Sue recovered completely and resumed tutoring. Part B I never foresaw. In 2006 I received a job offer from one of my clients, Erickson Retirement Communities. During the interview process, they asked me what salary I was looking for. I gave them a range where the low-end was more than I had been making in my consulting role with BLC, and the upper end was a dream. I'll never forget their response: "Oh, we can do better than that." I almost fell off my chair. Who gets an offer for more than they asked?

God always provided the right job at the right time. I landed at BLC after Maryland National Bank was bought out in 1993, and it

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was the perfect job for when the kids were little and I needed flexibility in my schedule. Erickson recruited me when I needed tuition money. Things worked out okay during the Great Recession of 2008, after Erickson's bankruptcy and buyout in 2009–2010, and through the COVID-19 pandemic of 2020.

God also saw us through Sue's cancer, the teenage years of our children, and the illnesses and deaths of our parents. Experiencing God's faithfulness through those trials strengthened my faith. The theoretical became real. Whatever trial might come next, I'm completely confident that, "The Lord is my Shepherd; there is nothing I shall want."

What would you consider your motto?



I inherited my knack for coining clever mottos from my father. He had some that were actually helpful, such as, “Let the machine do the work,” which he applied mostly to power tools and I expanded to computers.

Others were phrases I vowed never to say to my kids, like, “Stop crying or I’ll give you something to cry about,” which I don’t think I ever said. Another that I never said but often thought was, “Ok, but then don’t come crying to me,” which applied when he would tell me what I should do but I insisted on doing it my way, which he knew would not end well.

As a parent, I developed my own wise mottos. “Just say no to sleepovers,” was my biggie but Mom and the kids never paid any attention to it. I disliked sleepovers because they ruined the next day for everyone. “Let playing kids play” meant don’t call them

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for a nap or dinner or a bath or anything else while they're perfectly fine on their own and giving you a break.

Seems like many of my mottos are generational. As my children got older I determined "Don't wait for millennials." They don't make plans, and if they do, they change them constantly.

I love older people. They paid my kids' college tuition and will fund my retirement, and I am one of them now, but "Don't get behind a Buick."

I adopted various mottos from wise people that intersected my life in some way. Professor Scott Armstrong, my teacher, and work-study supervisor had a stone on his desk with the inscription, "Conform and be Dull."

Scott also lived by the "Rule of Trying," which applies to any kind of problems or situations you've never encountered before. At least try to solve them yourself. Dick Jacobs, my department head at Maryland National Bank and colleague at BLC, had a similar motto. He hung a sign on his wall with the word "Can't" with one of those "not" symbols over it. The message was: Never say "can't."

John Greenleaf Whittier said the same kind of thing, just more eloquently: For all sad words of tongue and pen, The saddest are these, 'It might have been'. Those words have inspired me to "go

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for it” when I had doubts or hesitations.

Another Dick Jacobs motto made me some money, though perhaps just a little at a time. I would complain to him when a prospect had only a small job for me that wouldn’t pay much. He would always ask, “Is it more than zero? Then take it!”

As I tried new things because I didn’t want to say “can’t,” I learned a corollary: “Always have a backup,” because things don’t always work out the way I hope. I applied this motto often also to coaching youth sports (make a lineup and a game plan, but you never know who’s not going to show up); computer files (crashes happen); and travel plans (especially when millennials are involved).

I picked up “Read with a dictionary” from a book by one of my favorite Bible teachers, Howard Hendricks. Look up the words you don’t know. I suppose the modern version would be, “Read with Google.”

I’ll never forget the title of a sermon that Jim Dethmer preached at Grace Fellowship Church back in the 1980s: “Learn to count, and learn what counts.” It was based on Psalm 90:12 and reminds me that life is short, and I need to live it for what matters in eternity.

For me, that's summarized by "Thy Kingdom come, Thy will be done, on earth, as it is in heaven." I try to do what I can in my limited sphere of influence to bring a little taste of God's love to people on earth.



A motto I learned from Dick Jacobs

What were you like when you were 50?



Psychologists say that most men peak in their 50s. They reach the peak of their careers, earnings, and influence. Even their gray hair makes them look “distinguished.” Serious health problems are still a ways away.

I'd say that was true for me when I turned 50 in 2008. Sue reached five years cancer-free. Kristen was in college, and Rob was at Calvert Hall looking at colleges. On my birthday in 2008, we had been living at our new home at 9202 Hines Meadow Way for seven months.

I worked at Erickson Retirement Communities and we were still in the go-go years of rapid expansion and big budgets. My profit-sharing check covered all the tuition, and more. I specifically remember getting my first profit-sharing check in 2007. I could hardly believe my eyes, and said to myself, “Oh, so

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this is how God is paying for college!"

I traveled frequently for site analysis projects. There were two places where I always tried to extend my stay—the beach at San Diego and the Rocky Mountains around Denver. I managed a team that reached five people, the largest team I ever managed, and all hand-picked by me. I felt like I had moved up to the “big leagues.” The skills I learned during that period have carried me through the remainder of my market research career and planted the seeds for what could be my next one—helping older people write their life stories.

Personally, I was in a time of transition toward the “empty nest.” I missed coaching, but I didn’t just want to sign up at Perry Hall Rec again. I wanted to make coaching a means of helping disadvantaged kids. I tried a few things. First, my friend Joe Merrey and I tried to start a baseball team at New Song Academy in Baltimore City. I knew about New Song because Rob played basketball against them when he was at Cambridge School. Our idea was to put together a team to play in a league. Jerry Soukup from Perry Hall Rec donated some old equipment, and we held our first practice. It was obvious right away that a team to play in a league wasn’t going to happen. Maybe 15 or so kids showed up, a mix of girls and boys, ranging in age from first grade to eighth grade. The school was just too small to have enough boys in the same age group for a team. So, we turned it

into a six-week clinic to teach the kids how to throw, catch, and hit.

Then I tried coaching football with the Park Heights Saints. What an eye-opener for me to the realities of inner-city life. I'll never forget head coach Garrick Williams saying, "My main goal is to get through the season without any of our kids getting killed." Wow. I don't remember ever thinking about that coaching in Perry Hall!

I coached with the Saints for a season but it just wasn't what I was looking for. Garrick put me with the six-year-olds. We practiced every evening, Monday through Friday, and played games on Saturday—another of Garrick's goals was to keep the kids busy and out of trouble. I couldn't be at every practice, and neither could all the kids, and there was no downtime for interacting with them beyond the practice drills, so I wasn't really able to get to know them personally.

At church, I heard about a basketball league at the YMCA at the old site of Memorial Stadium. One practice per week on Thursday nights and one game on Sunday afternoons. I could coach a coed 11-12 team. Bingo, I'll try it. I took a liking to a kid named Davon. He had never played organized sports before and wasn't particularly athletic, but he was teachable, tried hard, and he was the tallest kid on the team. I noticed that his older sister brought

him to all the games and practices.

At the last game of the season, a guy named Arny Arnold from Young Life spoke to all the middle school boys about his “Life Coaches” mentoring ministry for fatherless boys in Baltimore City. I knew about Young Life but had never met Arny or heard of Life Coaches. Arny invited any of the boys who were interested to sign up, and I saw Davon walk over to Arny’s table. Hmm. It was one of the strongest promptings of the Holy Spirit I’ve ever felt, but I resisted. Me and an inner-city kid? Who knows what I’m getting myself into? I haven’t talked to Sue about it.

Still feeling the nudge of God’s hand, maybe more like a push, I walked over to Davon’s sister. “Do you think Davon would like to have me as his mentor?” I asked. “Oh, he would love that,” she said. “Oh, yes coach!” Davon said with a wide smile when I asked him. He was 13 by then, and I was 54. It always amazed me that an inner-city teenager would want to hang out with an old white guy, but I guess it proves the longing we all have for the approval of a father.

The trouble with peaking is that it means there’s a downslide ahead, and that was true for me also. Signs of trouble in the housing market and the economy had begun to appear in 2007, and the “Great Recession” was in full force by the end of 2008. Erickson declared bankruptcy. My mother’s health began to fail.

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I didn't know what lay ahead, but after 50 years I had learned that one thing is for sure: The Lord's loving kindnesses indeed never cease.



Davon (circled) and me with our YMCA team

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What was your first big trip?



My family took summer vacations to places like Ocean City, MD and Luray Caverns in Virginia, but my first big trip was a camping trip to Canada with the Boys Brigade. Boys Brigade was a youth organization similar to the Boy Scouts, with camping trips, merit badges, etc. My friends from Parktowne Road, Jay and Jimmy, belonged and so I joined...mainly because every Monday during the summer they played softball. I don't remember much from the trip—I was maybe 10 or 11—except it was a long drive and the Canadian Brigadiers talked funny.

I took my first airplane trips in college. It cost me \$50 a flight on People's Express, the original discount airline and forerunner to Southwest Airlines, to visit college friends in New York and Boston.

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My first and only college spring break trip was in my junior year. Mike Kurowski and I drove 16 hours in my VW Beetle to Daytona Beach, Florida. I got a speeding ticket in Glen Burnie, a half-hour after we left Baltimore!

That was 1979, the year Penn went to the Final Four in the NCAA basketball tournament. We were listening to one of the early round games on the radio driving down and had to pull over on I-95 to hear the end because the signal was fading. Penn won, so it was worth it.

We stayed in a fraternity house at some college in Daytona Beach that was packed with kids. One night I slept on the floor under a pinball machine. I was lucky to get a couch a couple of other nights.

My next big trip was a year out of college when I rode on a Trailways Bus across the country and back. I had friends to stay with in Dallas (I still remember the smell of the steak); the Grand Canyon (where Theresa Dreisch put me to shame hiking...at one point the trail was so narrow I was afraid I was going to fall in and crawled on my hands and knees; Theresa just laughed at me); and Newport Beach, California, where Mike Kurowski had moved. On the way home I stayed over with Bill Krebs in St. Louis.

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I slept most nights on the bus and ate in a lot of dicey bus terminals and my clothes came back smelling like the disinfectant they use in the bus bathrooms, but it was a great way to see the country.

Sue and I took a similar trip in the early 1980s when Theresa got married. We flew to Phoenix and drove to the Grand Canyon. I was the photographer at the wedding, which was on the rim of the canyon. Amazing.

After the wedding we drove across the desert to Bakersfield, California, enjoying the majestic view of a distant thunderstorm but all the while praying that the rental car wouldn't break down. From Bakersfield, we drove down the Pacific Highway to Newport Beach where Mike Kurowski still lived.

My favorite big trip was our 30th wedding anniversary trip to Paris in May 2013...so far my only trip out of North America. Some of my favorite memories were the Eiffel Tower (of course), the Notre Dame Cathedral, riding bikes to Monet's home, and seeing the desk where Victor Hugo wrote Les Mis and the cafe where Hemingway wrote The Sun Also Rises. We adapted quickly to the café lifestyle and all the chocolate!

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Ocean City 1961

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Visiting my friend, Kelly King, at the University of Virginia. He didn't appreciate my T-shirt bragging about Penn playing in the Final Four while his Ralph Sampson-led Cavaliers watched on TV.

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What is one of your favorite trips that you've taken? What made it great?



My best job of husbandly gift-giving led to my favorite trip.

I surprised Sue with a weekend away at a mystery location over our December 4, 2012, 30th wedding anniversary weekend. We loaded our suitcases in the car and headed south on I-95, then west on the capital beltway, then west on I-66. That's when you start to see signs for Luray Caverns and Shenandoah National Park, but neither was it. A little past Haymarket I turned north on Route 17, not in the middle of nowhere, but close. "Where are you taking me?" Sue asked.

After a few minutes, I pulled up to the Ashby Inn in Paris and handed Sue an anniversary gift. That's Paris, Virginia. Sue

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unwrapped the Rick Steves travel guide to Paris, France.

“What’s this?” she asked.

“We’re going to Paris!”

“What? What do you mean, we’re going to Paris?”

It took a while to sink in, but by the time we were eating lunch in a cute little café (practicing for France!) we had zeroed in on a date to go in May 2013.

I wanted to do something extra special and extra romantic for our big anniversary. I got the idea for Paris because our friends in housechurch, Geoff and Misun Lu, had lived there and had great advice about the best time to go, what section of the city to stay in, and things to do.

But I still needed something to do on our actual anniversary date for the unveiling. I searched Google Maps for a place named Paris within driving distance and found one in Virginia, and I don’t want to sell it short. The Inn was beautiful. I had called in January and asked which room they would suggest for an anniversary weekend. The Fireplace Room was perfect—a real fireplace, a four-post bed, and comfy robes. A farm-to-table restaurant where we could see the cattle out in the meadow. Nice hiking trails in the Blue Ridge Mountains. I brought two movies on DVD—Midnight in Paris, and An American in Paris.

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A quaint Main Street with that café and a Christmas Shoppe where I bought my first two Dickens Christmas figures.

We flew out of Philadelphia around 6 pm and arrived at about 8 am Paris time. The hotel room was tight, as most in Paris apparently are, but we had a real queen-size bed (we were afraid their definition of “queen” would be smaller than our definition), a little dressing area, and a “water closet” that was big enough to turn around in.

We laid down for about an hour then went to breakfast...our introduction to what I called “the café lifestyle.” The garcons were in no hurry. At one point we were waiting and waiting for our food, then saw our garcon walking outside with an armload of baguettes – he had made a supply run to the bakery! He also got annoyed because we didn’t know how to order.

We had a fabulous ten days. My favorite memory is our trip to the Monet Gardens. We took a bus to Giverny and rode bikes through the countryside to Monet’s home. So cool to see the real thing, and to think about Monet standing on those grounds painting.

So cool to be in the room and see the desk where Victor Hugo wrote *Les Misérables*, and to sit in the café where Hemingway wrote *The Sun Also Rises*.

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Of course, we ate lunch on the grass at the foot of the Eifel Tower and walked the stairs to the top. We saw the Mona Lisa at the Louvre, and what a jolt I got when I turned around from looking at that little thing to the full-wall-size painting of The Wedding at Cana; so striking!

The Cathedral of Notre Dame, the Left Bank, the night cruise on the Seine. Two desserts a day—mostly chocolate croissants and mostly at the cafes and bakeries on Rue Cler, which was within walking distance from our hotel, and where people sat their dogs at the table. At the palace at Versailles, all I could think was, “No wonder they had a revolution. No way I’d pay for all this if I were a peasant.”

I could go on, but I refer you to our photo album, and the little travel log book I kept with notes from each day. I can’t imagine a better anniversary trip.

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“We'll always have Paris.”



Living the café lifestyle

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Are you a regular at any of your local restaurants or cafes? What is that relationship like?



We don't have a place "where everybody knows your name" like on the TV show Cheers. We could because we are regulars at a few places, but we just choose not to be overly chummy with the servers.

Chick-fil-A is our go-to place for lunch, at least once a week. The dining room hosts in Perry Hall recognize us when we come in and they give us a little extra attention, but we're not on a first-name basis and they don't stand at our table and talk to us for 10 minutes. I'll hit the Chick-fil-A near my office sometimes, and we've been to the one in San Diego, and at some airports. You can't go wrong with the food and the service.

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For dinner, Pappas' for crabcakes is our top choice. Our second choice is Pappas' carry-out.

I have a favorite in San Diego, I'm at Woody's almost every morning, and Sue comes with me most days. How can you beat breakfast outside on the boardwalk with a view of the ocean and aging hippies?

At Rehoboth, it's Robin Hood for breakfast. Sue and Kristen laugh at me but can't come up with a better option. Same with Grotto Pizza for lunch. It's close by, delicious, and gives us a break from the sun. I admit that by the fourth day in a row I need a break from pizza, so I get a burger.

Also at Rehoboth, we have to go to Nick's House of Ribs at least once for dinner. I love their ribs so much that my work colleagues at BLC once bought me a Nick's souvenir T-shirt. A fairly new place, Chesapeake & Maine, which is operated by the Dogfish Head Brewery, is quickly reaching Nick's level of "must go." I get the lobster roll for dinner and a six-pack to take home.

My theory is, it takes a long time to find the perfect place, so when you do, stick with it.

What is the best meal you've ever had?



My favorite meal of all time was the filet mignon with crabcake Sue and I enjoyed in 1982. Not only did the steak melt in our mouths and the crabcake remind us of Pappas', but we ate it at the Contemporary Resort Hotel in Disney World, on our honeymoon. It was so good we returned a couple of nights later for another helping.

A close runner-up is the fancy dinner we ate at Le Petit Nicois in Paris, celebrating our 30th wedding anniversary. It was the one dinner on the trip where we went upscale and did not eat in a café. The chicken in some kind of wine sauce was juicy, tender, and tasty. The waiter scoffed when I asked for red wine and insisted I order white with my chicken, and I'm glad I did. I wasn't used to wine that went down so smoothly. What made the meal my favorite though was the dessert—a hot fudge Sunday just the way I like it...a huge bowl of hot fudge with just enough

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ice cream to call it a sundae.

If I ever get the death penalty, I have my last day of meals all planned. Breakfast is blueberry pancakes with eggs over easy and brown-sugar bacon (I had brown-sugar bacon for the first time at a tailgate before a Maryland-Ohio State football game with Rob and my cousins in Columbus) and Jamaican-Me-Crazy coffee.

Lunch at Chick-fil-A, followed by Sue's chocolate cake.

Dinner is baby back ribs from Nick's House of Ribs in Ocean City, Boardwalk fries, the banana bread stout from the OB Noodle House in San Diego, and a hot fudge sundae from Prigel's Creamery (unless I committed the crime in Paris).

Taste and see that the Lord is good!

What famous or important people have you encountered in real life?



Pardon me while I look up Cal Ripken's cell phone number on my contact list. And John Harbaugh's. Want Jay Wright's? Matt Hasselbeck's? They're all prominent people I spoke with during the process of writing life story books with Senator Frank Kelly and his son, Frank Kelly III.

I spent countless hours with Senator Kelly and felt like I was being personally mentored just listening to his stories of overcoming alcoholism, starting an insurance business with his wife that his sons now run and employs 400 people, winning election to the Maryland State Senate, playing a significant role in making Baltimore's Shock Trauma unit world renown and building Camden Yards, and so many other civic and philanthropic endeavors that he should...write a book!

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Senator Kelly is good friends with Cal Ripken and helped Cal with his Foundation. I attended a couple of Cal's Foundation fundraising galas and got my photo with Cal and another guest, one of my Oriole heroes growing up, Brooks Robinson. Senator Kelly is a Villanova grad and a big supporter—there's a room in the athletic office next to two-time NCAA champion basketball coach Jay Wright's office named for him. Senator Kelly invited me to a banquet where Jay Wright was a speaker and snapped a photo for me.

He's not on my contact list because I only called his office, but I also spoke with U.S. Congressman Dutch Ruppersberger, who is good friends with Senator Kelly.

I spoke with Harbaugh (the Super Bowl-winning Ravens head coach) and Hasselbeck (a Pro-Bowl and Super Bowl quarterback with the Seattle Seahawks and now ESPN analyst) in connection with Frank Kelly III's book about the history of the Fellowship of Christian Athletes (FCA) lacrosse program, which Frank III started. Harbaugh also spoke at a couple of FCA banquets and I got my picture with him.

Yes, I did encounter some famous people that aren't related to books.

I also attended the FCA banquet where Ray Lewis (Ravens Hall of Fame and Super Bowl MVP linebacker) spoke, and got a picture

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with him and my young mentee friend, Davon.

I met the other Ravens Super Bowl-winning coach, Brian Billick, three times. The first was the day in 1997 when I went to pay my last respects to Memorial Stadium, where I watched the Baltimore Colts and Orioles play when I was a boy. Shortly before they tore it down (I have a brick from it), they opened it up for fans to walk through one last time. As I was walking up the steps of the stands toward the exit to leave, down the steps walked Brian Billick, who had just been hired as the Ravens head coach. A few fans gathered around and he chatted with us for a while. He said he wanted to see Memorial Stadium to get a feel for Baltimore's football history.

A few years later, when Rob was around 10, he signed up for Perry Hall Rec football. I didn't know much about teaching football so I signed up for a free Ravens coaching clinic. Brian Billick was there, and that's where the picture is from. He's the tallest famous person I've ever encountered.

I met him a third time in the summer of 2001, a few months after the Ravens Super Bowl victory over the Giants. Luke Glasgow and I took Rob and Jonathan Becker to an Orioles game. We sat down in our seats and one section over, I saw Brian Billick and his daughters walking to their seats. I started thinking..."Do I or don't I?" I looked at Rob and Jon and thought, "I have to." I

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walked back to a souvenir stand, bought two baseballs and a pen, then walked down to Billick. Amazingly, there was no crowd around him; only me. “Congratulations, Coach,” I said as I held out the ball and pen. “Would you mind?” He smiled and seemed happy to sign. Rob and Jon were tickled—but not as tickled as me! I looked back over at Billick and noticed a handful of fans asking for his autograph. Looked like I started something.

Another fun autograph story is Earl Weaver’s, the Orioles Hall of Fame and World Series-winning manager in the 1960s and 1970s. When Kristen and Rob were little, we took them to the Fourth of July parade in Towson every year. We always went with our friends the Fondersmiths and the Dunbars who also had young kids. We’d park at the Fondersmiths house and pull the kids in wagons to the parade.

One year, Earl Weaver was the Grand Marshall of the parade. After he passed us I knew he was heading to the stage at the end of the parade where all the politicians would give their speeches. I thought maybe I could head him off and get an autograph while he was waiting for the rest of the parade to catch up. I twisted and turned through the crowd to the stage area. Behind the stage I spotted this short, older guy standing by himself, puffing away on a cigarette. That’s Earl! And he signed my program.

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I got my picture with Orioles Hall of Fame pitcher Jim Palmer when I attended his book signing—the book was a gift for Rob.

The well-known person I've known the best and the longest is Stan White—Ohio State All-American linebacker and two-time national champ, All-Pro linebacker for the Baltimore Colts in the 1970s and 1980s, sports talk radio host on WBAL in Baltimore, and broadcaster for the Baltimore Ravens.

I met Stan through Grace Fellowship Church. Sue and I were in the same bible study group with him and his wife, Patty, and the Faints, Dunbars, Bushes, a few other couples who came in and out, for probably 15–20 years.

When I took up golf, Stan paid for my first round and gave me lessons along the way at the Hunt Valley Country Club, where he was a member. We also played together on the Grace Fellowship slow-pitch softball team. I played shortstop and he played left field. One game, somebody hit a pop-up between us. I started backing up for it, and Stan started barreling in and calling to make the catch. He was still playing for the Colts at the time, and he was ripped. It was an easier play for me, but when I saw him charging at me I thought, “if I collide with this bull he’ll squash me like a grape.” I peeled away and let him catch it, and every other pop up for the next five years that we played together.

Stan and Patty have been good friends for over 40 years now.

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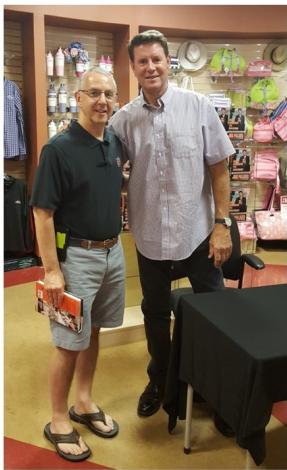
One treasured childhood encounter is gone from my real-time memory and is more like a memory of a memory. The Baltimore Colts used to hold pre-season practice at Western Maryland College, now McDaniel College, in Westminster. One year my father took my sister and me. I was nine years old, which I know because my mother wrote the date in the autograph book. After practice, the players sat out on the field in a row of those old-fashioned classroom desks and signed autographs. I have several autographs from that day, including Hall of Famers John Mackey and Ray Berry.

My father took a picture of Donna and me standing next to Johnny Unitas sitting at a desk. I looked at that picture dozens of times growing up and can still see it vividly in my mind, but I've searched for it and can't find it. I'll never stop hoping that I find it someday.

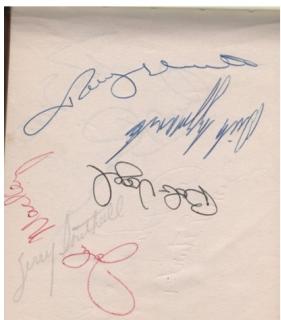


Ravens head coaches Brian Billick and John Harbaugh

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Hall of Famers Jim Palmer, Cal Ripken, Brooks Robinson



Johnny Unitas autograph (top of page) / Davon and Ray Lewis

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National Champ Villanova basketball coach, Jay Wright

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Stan White is an all-pro friend and an all-star player at every level, from the NFL to our rec-league softball team. Photo from 1985.

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What is one of the best photographs you've ever taken?



My college roommate, Chris, spent most of what little discretionary income he had on two things: long-distance phone calls (until cell phones, people paid by the minute when they called outside of the local area) and photo film (before cell phones, people took pictures with a separate camera that used something called “film.” You had to buy rolls of film that could take 24 pictures per roll, then you had to take the roll to a film developing lab and pay to have the pictures “printed.” All that sounds like a foreign language in 2022!

Chris took pictures of everything and everyone. I don’t think I’d have any pictures of myself from college if it weren’t for him. By senior year I realized how much fun it is to capture and preserve moments in photos and started taking pictures myself. By the

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time Sue and I were married I was really into it. She gave me a Pentax 35-millimeter camera as a wedding gift, which explains how we have all those fantastic honeymoon pictures from Disney World.

Like I do with everything, I turned photography into an academic learning opportunity by reading photography books and taking a non-credit photography class at Towson University one summer. I got so good that our friend Theresa asked me to photograph her wedding at the Grand Canyon. (That's a joke. She asked me only because they couldn't afford a professional photographer.)

Photography became even more important once the kids were born. I enjoyed taking pictures of Kristen and Rob, and those photos are treasures today. But there were downsides. First, if someone just looked at their photo albums they'd ask, "Didn't these kids have a father?" Second, I watched many of their most memorable moments growing up with one eye closed, one eye squinting through a 1/4-inch viewfinder, and worried about the lighting.

I slowed down my picture-taking as the kids got older. Mainly because there weren't as many events to photograph, but I also got tired of walking around with a camera hanging from my neck and a camera bag slung over my shoulder. (I needed a camera bag to carry my wide-angle and telephoto lenses, lens filters for

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different kinds of lighting, and rolls of film.)

I've taken more photos in the last decade since it became so easy with cell phone cameras. My favorite shots are travel photos and nature scenes—mountains, sunrises, and sunsets. I've taken dozens and dozens, but no two are the same. That's the wonder of God's creation.

I hope you enjoy the exhibit!



This captures the Palestra tradition of the student section throwing red and blue streamers onto the court after Penn's first basket.

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I used the timer on my fancy new camera to take the photo of Sue and me in our honeymoon suite at the Golf Resort Hotel in Disney World, December 1982. On the right is Mickey on parade.



I was into double-exposure shots for a while. On the left is Sue in a St. Ursula School faculty-student basketball game in the early 1980s. On the right is Jenny Fox's first birthday party in 1983.

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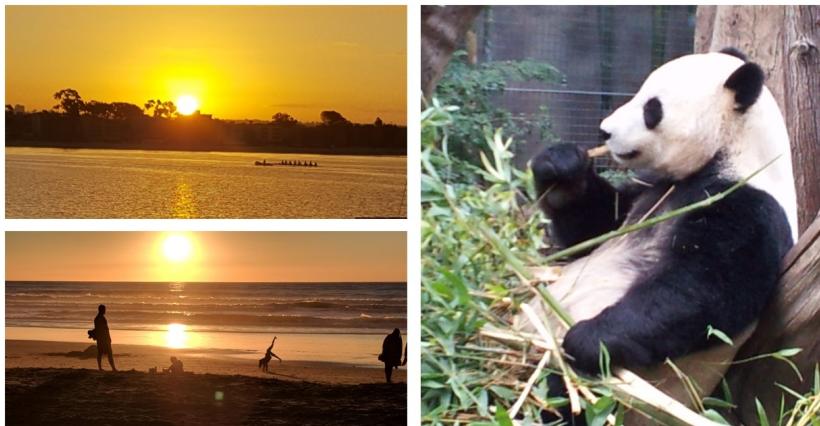


Sue and Theresa on Theresa's wedding day at the Grand Canyon, 1983. I used my "polarize" filter on this shot to bring out the colors of the canyon.

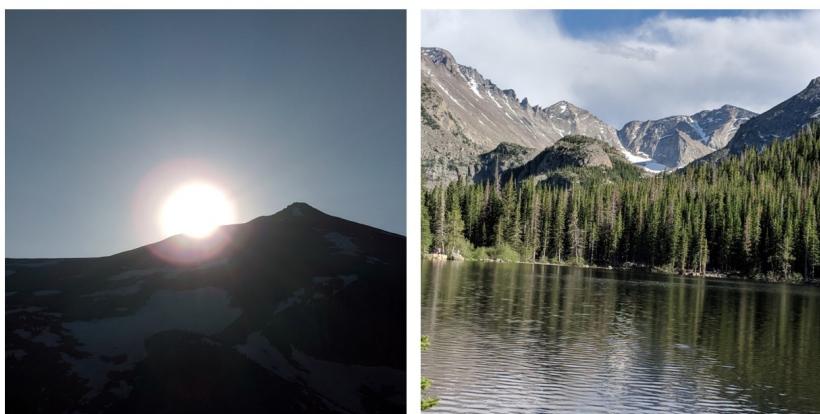


On the left is one of my all-time faves. Kristen is 3 years old, Robby 3 months. On the right, Christmas 1995.

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San Diego



Rocky Mountain High

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New River Gorge, West Virginia / Rehoboth Beach, Delaware

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How is life different today compared to when you were a child?



This will make me sound like the old geezer that I am, but I wouldn't trade my childhood for the childhood of 2022.

When I was a child...

More children grew up with two parents. Today, fatherlessness is a major contributor to higher risks of kids ending up in poverty, crime, drugs, dropping out of school, and unemployed. More children grew up with their mothers at home. More went to church and believed in God. Schools, on the whole, taught more and indoctrinated less. College students laid down in front of the school president's office to demonstrate for free speech; now they sign petitions against it. The sexual revolution that was just revving up is in full force now.

I had only one screen to look at—a television. The TV took away from family time (I was guilty of eating my dinner in the living room by myself watching Star Trek) but at least we weren't all sitting around the same table looking down at our individual TVs. Social media makes people less social, more isolated, and less happy.

And the television had only three channels. We thought we were barraged by advertising and media hype, but it was nothing like 24-hour cable news and Twitter. It was easier to filter out the fluff and focus on news and information that was really necessary to know.

Play was more playful. We played with more spontaneity; we spent more time outside (which might be correlated with another difference of today: central air conditioning). Yes, I played organized sports and took guitar lessons and joined the Boys Brigade, but my time wasn't structured 24/7 the way kids' time seems to be now.

I had overprotective and indulging parents, but they would be considered almost negligent by today's standards. Overall, I think each generation starting with mine has become softer, lazier, more entitled, and less able to handle adversity. I write this mainly as a caution to Kristen, Rob, and Riba regarding your parenting.

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People were more civil. That might sound odd from someone who grew up in the midst of Vietnam War protests and civil rights demonstrations and political assassinations, but I'm referring more to interpersonal relations between people you know. Yes, kids said mean things about other kids, but the whole world didn't hear it and pile on. People disagreed and got into fights, but there wasn't the disdain for your opponent that I sense today.

There are aspects of growing up today that I wish I had as a child. Technology, like everything, has upsides to go with the downsides I've mentioned. Travel is faster and less expensive, and kids can see more and do more than I ever could. I didn't fly on an airplane until college. I've been out of the country once. The internet and cell phones and Zoom allow much more flexibility in how and where people work, and I've enjoyed that. Life expectancy is longer, and sickness and disease are less worrisome.

Under Armour is soooooo much better than cotton! A high-definition 60-inch color TV is so much better than watching a 12-inch black and white picture full of snow and static. Bose surround sound beats a transistor radio. Microsoft Word saves a lot of time compared to my old IBM Selectric typewriter the same way Excel beats my Texas Instruments TI-30 calculator.

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I realize that I have to keep perspective. I'm sure my parents thought the world was going to pieces when I was a kid, and it appears that all parents in every generation thought the same way. Back in the 1870s, a new invention threw parents into a panic. "In 15 minutes kids can stray miles away and we'll lose control over where they go. They'll stop reading books. They'll get abducted." The invention: the bicycle.

Somehow civilization survived, which proves that there's a power at work for parents and children that's greater than any technological or social change: "Love the Lord your God with all your heart and with all your soul and with all your strength. These commandments that I give you today are to be on your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up."

What makes you happy?

A job well done. This could be anything: an analysis that helps my company make a strategic decision; teaching a class; writing; completing a household chore (note it's the completion of chores that makes me happy, not so much the doing).

Helping someone else do a job well; coaching and mentoring.

Getaways with Sue and the kids.

Getaways with Sue and no kids.

Going out to dinner with family and friends (or breakfast, or lunch).

Going to ball games with family and friends.

Any dramatic sporting event.

Learning.

Sunrise. Sunset.

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Beaches, oceans, rivers, my feet in the sand, my face in the sun.
Mountains and trails, my feet in the grass.

Early morning coffee and prayer (while it's still dark).

Comedians, movies, Broadway shows, classic rock, biographies.

I enjoy all of the above, but the most important thing that makes me happy is making other people happy. I've found, mostly the hard way because of my natural selfishness, that no matter what I'm doing, if I make my family, friends, or coworkers around me miserable, I undermine my own happiness. Happiness comes indirectly. When you seek it for yourself, it's elusive. When you seek it for others, it comes to you.

