COLLECTED ESSAYS · 2015–2026

Hal’s Blog

Essays on family, friendship, money, music, sports and everyday life

Hal Ward · author of *Can Openers* & *Letter Openers* · halward.blog

Contents

2015

Essayists 9
Is this thing on? 9
Mother Nature 10
Financial Literacy 10
The Cathedral of Rouen 12
Civility 14
Advertising 17
Role Models 19
When I Was Your Age 21
Funerals 26
Can Openers 28
Jester 31
Gravity 34
Bifocals 38
Darwin 42
Philadelphia Sports 46
The Law of Averages 48
A Letter to Heather, from Darwin 51
A Letter to Heather, on her Spring Break Service Trip 52
Privacy 55
Random Thoughts Part XXVII 57
The Widow Maker 60
My Pink Toilet 63
Missing 63
My favorite Albums & Concerts 65
Unintended Consequences 68
My Life List, so far 70
Oxygen 75
TCA 14 Black 77
Now I Have A Shower Toilet 80
Paul McCartney, Tokyo Dome, April 23, 2015 82
483-4422 85
Fried Dumplings 88
Soft Shoulders 91
I Have A Troll 95
Top 10 Things I Have In Common With Darwin 96
Having It All 96
Homeward Bound 98
Weeding 100

Jet Lag 102
School Loans 103
The Last Waltz 105
Face Time 108
Concerts Then & Now 109
R.S.V.P. 110
An Attitude of Gratitude 111
My Musical Toilet 112
My Lonely Facebook Like 113
Disappointments 113
Financial Wisdom Part II 114
Fare Thee Well 114
Status 117
What Now? 120
What Would Morris Think? 122
Moving Parts 124
Sam Bradford's Knees 125
Why I Write 126
Teach A Man To Fish 128
My Legacy 130
Ten Questions For Darwin 133
Bosu Balls 134
Yahrzeit 137
The Chip Kelly Experiment 138
The Vows We Took 140
Brotherly Love & Sisterly Affection 144
A Letter to Heather, from Darwin 147
Fluffya Iggles 149
When The Lights Go Out 152
The Duck Pond 153
Growing Up 154
Being An Introvert 156
Chronos & Kairos 159
The Ant & The Grasshopper 161
The Crow's Nest 163
The Tortoise & The Hare 165
Noise Reduction 166

2016

The Bill of Responsibilities 169
My Powerball Jackpot 174
The Snowpocalypse 175
Help On The Way 177

I Heard The News Today 178
Down To The River 180
Omaha Beach 182
The Cathedral of Chartres 185
Our Own Best Interests 186
Building Bridges 188
Monsters Under The Bed 191
Showing Up 192
Same Seat, Different Day 193
Dinner Plates 194
Siri, Take Me To Work! 196
Dear Basketball Gods 198
Opiates & Pain 201
The Comments Section 203
Drafting NFL Players Blindfolded 205
I'm Voting 206
Darwin Park 207
The Worst Financial Move I Ever Made 209
The Hero's Journey 210
Living Below Our Means 212
Impatience & Impatiens 214
Comfortable In My Own Skin 215
The Elephant In The Living Room 216
There's No Place Like Home 218
Politics As (Un)Usual 219
Pandora's Box 220
The Chore Store 222
When The House Lights Go Down 223
Giving Birth 224
The Watering Hole 226
Retiring 227
Globalization 229
Name That Band 230
The Otemachi Building 231
Bruce Springsteen September 9, 2016 231
A Letter From The Past 233
Cutting The Cord 234
Wentzylvania 235
The American Dream 238
Off The Record 239
I Have A Prediction 241
A House Divided 243
Rethink Your Strategy 244

2017

How Not To Write A Book 247
Last Will & Testament 248
Cash or Credit? 249
Coming Soon: Can Openers! 250
The Art of Worrying 250
I Can Do It Myself 251
A Life Worth Living 252
The Smell of Popcorn 253
Dress Codes 255
Can Openers is Now Available!! 256
The Worst Campaign Manager Ever 256
Heather is in Time Magazine!! 257
I Killed A Newspaper Machine 257
Dad-speak 258
The Taping Pit 259
Out Of Gas 261
Out Of Time 262
Per Lui 263
My Great Depression Story 264
Where Does The Time Go? 268
My Mothers Day Card 269
Get To Work 271
I Would Like To Speak To Customer Service 272
Don't Be Disruptive 274
The Sugar Magnolia Rule 275
Music On The Bones 277
Waiting For The Playoffs..... 277
The Drug Overdose Epidemic 278
The Mazel Tov Guy 280
Leave A Puddle On The Floor 281
When Radio Was King 282
The Advertising Intrusion 283
The Luckiest Guy I Know 284
Who's Your Tribe? 285
My First Book Event! 287
Kicking The Can Down The Road 287
Strawberry Island 289
Radical Hospitality 290
Spider Webs 292
My First Book Donation 293
Beat The Traffic 293
A Really Bad Investment 295

Never Again 296
When An Intruder Breaks In 297
Pedestals 299
Bug Duty 301
My Identity Cannot Be Stolen 301
Keep Your Eye On The Ball 302
Order! Order! 304
A Gordian Knot 305
This I Believe 306
Roman Numerals 310

2018

In Ten Years 314
Give Me A Choice 315
Fly Eagles Fly 317
Lead Us Not Into Temptation 318
The World Champion Philadelphia Eagles! 320
Animal House 321
Making Mistakes 322
Don't Wait Until The Last Minute 324
The Days Between 326

2019

Father Less 329
Dr. Joe 330
Right or Wrong 331
Back to Reality 332
Art for Art's Sake 333
Choice Anxiety 334
What the Devil Wears 335
Hungry Children 337
You Get What You Pay For 338
Bring a Snow Shovel 340
Please Remind Me 341
The Shell Game 342

2020

Ken Buddy 345
Fear Not 346
Y 2020 K 347
COVID-19: A Perfect Storm 350
COVID-19: The Doubling Curve 352
COVID-19: Viral Replication 353

COVID-19: The Economic Impact 354
COVID-19: Latency, Spread and Fatality 356
COVID-19: Theater of the Absurd 358
COVID-19: The Cost of Doing Business 360
COVID-19: We Have No Plan 362
COVID-19: Pearl Harbor Day 364
COVID-19: Another Doubling 364
COVID-19: As Good As It Gets 365
COVID:19- Taking Our Foot Off The Brake 366
COVID-19: One Million Cases, and The Vietnam War Number of Deaths 367
COVID:19- Is This What MAGA Looks Like? 368
COVID-19: In Memoriam 369
COVID-19: We Stopped Caring 371
In Memory of Dean 372
Another Doubling, No One Cares 375
The Marshmallow Test 375
COVID-19: Will 1 Million Americans Die? 377
COVID: The Leading Cause of Death in the U.S. 378

2021

COVID-19: Happy New Year 382
COVID-19: Where We Are 384
COVID Update January 24, 2021 385
COVID: Groundhog Day 386
COVID-19: 500,000 Americans Lost 387
The Aging Process 388

2022

Thoughts About Retiring 391
Retirement Finance 392
Best Friends 393

2025

Weekly Update 397
What's Next? 399
Where Is Your Dot? 400
Financial Literacy 101 401
Topics For Discussion 405

2026

Bob Weir: An Appreciation 409
Making a Difference 413
The Stories We Tell Ourselves 415

Bad Predictions 418
Where's The Remote? 420
Meditations on Honesty 421

2015

76 essays

Essayists

JANUARY 22, 2015

When I was young, I read a collection of essays by Robert Benchley. He was an essayist popular in the 1940s-1950s, and my father had a copy of some of his essays. It was the first time I read something in that format, and I was struck by the idea that someone could write a book about many different topics.

Later in life, I remember reading Robert Fulghum's "Everything I Need to Know, I Learned in Kindergarten", and the newspaper essays of Clark DeLeon and Bill Lyons in the Philadelphia Inquirer.

Most recently (in the last 5 years), I have consumed everything published by Malcolm Gladwell, Bill Simmons (ESPN), Peter King (Sports Illustrated), the Freakonomics series, Anne Lamott and Glennon Doyle Melton. Some of them specialize in economics, some about sports, some about religion and spirituality. But some of their most interesting writing, is about topics outside their specialty area.

That is what I am going to do, too. I work in the pharmaceutical industry, but little/none of what I write about here will be about pharmacovigilance. What I want to write about here is, in the words of Bill Lyons, "Random Thoughts and Second Thoughts". A collection of observations, experiences and musings, outside of my specialty area.

When I grow up, I want to be an Essayist.

Is this thing on?

JANUARY 22, 2015

Where do I start? How about with my life list.

Several years ago, a colleague suggested that I create a life list (now known as a "bucket list", thanks to a movie of the same name). My colleague suggested that if I created a life list, I would put goals onto paper, and make them real. And by writing those goals, I would increase the chances that I would accomplish them.

She was right.

As part of a later post, I will share my life list. But for the purposes of this blog, I will share with you that "Write A Book" is on my life list. And this is a step in that direction.

I am going to write here. I don't care if anyone reads it. This is for practice, and for fun. I'm going to write every week (every day is probably over-ambitious)- but I am going to write.

And someday, I am going to write a book. Probably a book of letters and essays. And what follows will be some of those letters and essays.

Hal

Mother Nature

JANUARY 26, 2015

When I was in school, I remember learning about Weather. We did experiments on condensation, precipitation, and evaporation. None of it made an impact.

Today, I am looking out my window, and the snow is starting. This is supposed to be a big one. Some forecasters are even capitalizing it: a Big One.

There are certain principles of science that I don't understand, at all. For example- how do the skies hold enough material to create this weather? In other words- the Northeast part of the U.S. is going to be covered in thousands of tons of snow today. How does the sky hold thousands of tons of anything? If the skies held thousands of tons of confetti, we would be shocked by the confetti storm. We would appoint Congressional Committees to look into the matter.

But our skies do hold thousands of tons of material- and we are about to experience it today.

Someone once said "everyone complains about the weather-but no one does anything about it". I like that.

Hal

Financial Literacy

JANUARY 28, 2015

When Theresa and I moved in together in 1988, we had almost nothing. Theresa owned her car, and had a bank account. I did not have a car, and my "account" was a negative number. My net worth started with a negative.

We rented an apartment, and we had almost nothing in it. We had no bed, and no mattress. For the first few months, we slept in sleeping bags, until we could afford to purchase a mattress. Then we saved, and eventually purchased a bed for that mattress.

I remember my sense of desperation at the time, wondering if we would ever have anything to call our own. And Theresa sat down with me, and shared four common sense financial ideas with me. I think of these ideas as a first step in financial literacy....or at least a first step in "living within our means".

Theresa promised me that if I did these four simple things, faithfully, that I could someday retire a prosperous man, if I wanted to do so. The four things she suggested were:

1) Have zero credit card debt. In other words, pay our credit cards in full, every month. Pay no interest to credit card companies as a result.

2) Have no car payments, and pay no interest on car loans (if a car loan is needed). And drive modest cars...they don't last forever anyway.

3) Brown bag our lunches.

4) Maximize our tax-deferred savings (e.g. 401ks, IRAs, 529s).

Our report card:

1) Excellent-We never have credit card debt. I'm not allowed. If we can't afford to pay cash for it, then we can't afford it. If I don't like that, too bad.

2) Fair- We haven't paid cash for our cars, but we do purchase cars. We purchase modest ones (I buy Fords, but I want Porsches or Ferraris....I'm not allowed to have a fancy sports car).

3) Excellent- we have brown bagged our lunches forever. We have, and our daughters have, and our dog does, when he goes to day care (yes, our dog goes to day care).

4) Excellent- we do maximize our tax-deferred savings. And we can afford to do so, because of 1, 2 and 3 above.

✦

A few thoughts on the "Why" behind this.....

1) Credit card debt is a killer for a lot of people. People purchase things on their credit cards. Sometimes those items are on sale. But if someone purchases an item on sale, but doesn't pay the credit card bill in full, the net cost of that item rises. In fact, it may double, (or more) over the life of the credit card payment. Credit card interest is not tax deductible. It benefits no one except the credit card company.

2) Car payments- I want to drive a Ferrari. I drive a Ford instead. I read someplace that we should "purchase experiences, not things". The idea is that the memories of experiences improve over time, whereas things depreciate over time. Makes sense to me.

3) Regarding our lunches, I assume that it costs about $7-10 a day to purchase lunch (maybe more, depending on where you live and where you eat). For four of us, I assume that we save about $35 a day by brown bagging our lunch. We don't all go to school or work every day of the year, but it is safe to say that we save approx. $10,000 a year by brown bagging our lunch.

4) 401ks and IRAs are probably a topic for another day. But it is safe to say that we have been very fortunate to be able to take advantage of these tax-deferred savings plans.

✦

Theresa was right with her common sense financial tips in 1988. That simple advice still works in 2015!

Hal

The Cathedral of Rouen

JANUARY 29, 2015

I had a 12th grade English teacher, who loved Shakespeare. He tried to introduce us to all things Shakespeare. At the time, all that I could handle was the Cliff Notes version. So I didn't absorb very much.

But one thing that I do remember, is that he highlighted the role of Shakespeare's Fool. (This character had different names in every play, including the Fool, the Jester, or the Clown. In some plays he has a name.)

The Fool was a character in every story, who had something important to say. My teacher explained- "pay attention to the Fool. No one in the story is paying attention to him, but you should". The fool had a message to share.

I had the good fortune to travel to Stratford-upon-Avon, which was Shakespeare's birthplace. There is a statue on the street of his birth home. I would have predicted that a statue outside of his birth home would be a statue of Shakespeare, or a statue of one of his most famous characters.

The statue is a statue of the Fool.

My children will tell you that sometimes I make a sound when I see something. I make a sound that sounds like "huh". I do it unconsciously. It means that I am struck by something.

I saw the statue, and I went "huh".

Of all of the Shakespearean characters to choose from, someone decided to choose the Fool to immortalize. I guess the Fool did have something important to share.

✦

I have two Aunts who love French Impressionist art. They tried their best, around the time I was in 12th grade, to introduce me to French Impressionism. (I don't know why people took such an interest in introducing me to culture when I was 17....) One took me to the Barnes Foundation, back when it was in its original location in Merion. She also encouraged me to someday visit the Musee D'Orsay, and the Musee de l'Orangerie, in Paris- two museums with a wealth of Impressionist masterpieces.

I have come to love the work of Claude Monet. I can't explain why- but his work moves me. I even purchased a print of one of his works, and hung it in my office, and in our office at home (it is known as The Artists Garden at Giverny).

Claude Monet painted several series of painting of the same object(s). For example, he painted many versions of his garden. He did the same with the Cathedral of Rouen, and haystacks, and poplars, and most famously, water lilies. Monet loved painting water lilies.

I recently had the good fortune to see three of his variations of the Cathedral of Rouen at the Musee d'Orsay in Paris. Three paintings, side by side, of the same cathedral. And they all looked different. One is bright and cheery, one is ethereal, and another is dark and forboding. Same cathedral, different day, different feeling.

✦

I think life is like that sometimes. Same cathedral, different day, different feeling. Different perspective. I am grateful that I have the opportunity to paint word pictures, over and over and over again.

Were any of Monet's variations wrong? I don't think so. I think he changed his mind (or he had his mind changed), so his perspective changed every time he offered a portrait of the cathedral.

I'm not Shakespeare or Monet. Thank goodness for that! I have it way better than they did. I have indoor plumbing, and heated seats.

But there is something that I can learn from them, about perspective, and impressionism. I can have my mind changed. As I once heard someone say- "I reserve the right to be wrong". I also reserve the right to change my mind, or at least to have it changed.

Hal

Civility

JANUARY 29, 2015

I have the opportunity to travel to a faraway place for work. I go there a lot. When I land there, I arrive in a city of 25 million people. It is a big city.

I have been there 10 times so far. I have spent about 2-3 months of my life in this city. I have spent a lot of time on the trains, buses, highways, and walkways of this city.

I have never seen a piece of litter, in this city of 25 million people. Not a gum wrapper, or a soda can, or a bottle. Not a scrap of paper. Nothing. Nada. Not on the walkways, and not on the highways. And trust me- I look for it. Disney World has nothing on this city.

The reason this city is clean has nothing to do with how many trash cans there are, or how many street sweepers there are. Because there aren't many trash cans, and I've never seen a street sweeper there.

The reason this city is so clean...are you ready for this.... is that people don't litter. Ever.

They believe that it would be disrespectful to themselves, and to others, if they littered. So they don't litter. Ever.

✦

The Webster Dictionary defines civility as "polite, reasonable and respectable behavior".

✦

I was training for a walkathon last year with my daughter. We had to walk 18 miles in the walkathon. So we trained during the spring and summer. My guess is that we walked about 100 miles in training, mostly in our neighborhood.

We live in a nice area. We are blessed. Top notch schools, manicured lawns and flower beds. Chirping birds. You get the idea.

And a lot of litter thrown to the curb.

I finally became so frustrated, that I turned some of our training walks into "trash pickup walks". And I filled white trash bags with trash on those walks.

I believe that we can do better than that.

I do not care if it is biodegradable. My litmus test is- would I throw it on my kitchen floor? If not, why is it ok to throw it on my street?

Every street that I walk on is my street. It is not ok to throw trash on my street. And it isn't ok for me to leave it there either. So I am going to pick it up when I see it.

✦

In the same faraway city that I travel to, I noticed the absence of something recently. Car horns. No car horns. I have never heard a car horn-not even once- in this city of 25 million people.

Last year, I stayed in a hotel in Manhattan. On the 25th floor. And I needed earplugs to go to sleep, because I could hear the car horns all night long.

Have I ever used my car horn? Yes I have. I admit it. But I am trying to be more conscious of how I drive.

I drive about 600 miles a week for work. 60 miles each way, every day. So I am in the car a lot, with a lot of you.

I am trying to be a better driver with all of you. When we are in traffic together (which is a lot of the time)- I try to let some of you in front of me. We aren't going anywhere quickly anyway....so what is the difference? It doesn't cost me anything to let you in front of me. It is not a competition, and it is not a race.

I am not going to use hand signals any more to show my displeasure. I am going to try not to react if you do use hand signals. As I recently read- "FIDO". Which stands for "eff it- drive on". It isn't worth a road rage incident.

✦

Have you ever looked at the "Comments" section after an article that you've read online? Have you ever been shocked at some of the comments?

What I read is more than just disagreement. I don't expect everyone to agree about everything. What I am talking about are profane, hurtful, ridiculing comments. Sometimes I wonder if some of the comments are even legal.

So for the most part, I try not to look at internet comments anymore. I can't clean it up, but I don't have to throw my trash there, either.

This blog has a comments section. It posts to places like Facebook and Twitter. I left the "Comments" section available for the time being. Feel free to disagree with me. That is ok! I do not expect you to agree with me all the time.

But please be civil. Be respectful to me, and I promise to do the same for you. If the comments section becomes a place where people are hurtfully disrespectful to each other, or me, I will turn off the comments.

✦

I listened to a conversation on a radio station recently. (I admit- it was sports radio). The radio host was speaking with a famous ex-athlete, about a very sensitive issue. They clearly disagreed in their opinions. The host and the athlete have known each other for years, and they consider themselves to be friends.

At one point, when things were getting heated, the athlete said- "we disagree about this-and that is ok- I want to continue to be your friend- we don't have to agree on everything". The athlete then asked the radio host- "can we disagree about this, and still be friends?"

He was civil. A friendship maintained. Well played.

✦

We are not going to agree about everything. Can we be civil about it?

✦

I have a friend, who I speak with 1-2 times a week. I've known him for almost 30 years. We went to school together, we've stayed in touch through three decades of families, fun and work.

He and I have different opinions about politics, about faith, and about football teams.

We have agreed that our friendship is more important than any of those differences.

This fellow showed up at my mother's funeral. He didn't care that we root for different football teams, or belong to different political parties. It didn't matter. We are friends for life. We respect each other, and we care about each other.

One of the things that he and I have learned, is that sometimes each of us is wrong. That is ok. We remain friends. I think we always will.

✦

Can we be civil towards each other?

Can we disagree, and be civil?

Can we disagree, and still be friends?

Can we disagree, and not need to be always right?

Hal

Advertising

JANUARY 30, 2015

I remember the first time I learned that a sports arena sold its naming rights to a company. The arena was the old L.A. Forum, and they changed their name to the “Sponsor” Forum. I was shocked. How could they do this?!

Now, every arena and stadium sells naming rights. In fact, some companies sponsor multiple arenas- the net effect is that I am not sure which “giganto airline” arena is the arena in question- the one in Dallas, or the one in Miami? The arena in Philadelphia has changed names so many times I have lost count. The advertising has lost its effect on me.

✦

Advertising is all around us. It must be very effective. Super Bowl ads were sold this year for $4.5 million (30 seconds only). If you haven't purchased your spot yet, it's too late, because the ads are sold out.

I am aware of a lot of advertising. I accept that it is pays for most of what we watch on television, and it helps subsidize much of the cost of professional sports.

But I try to avoid advertising. It seems like a waste of my time.

I don't watch a lot of TV anymore. I read someplace that the average American watches more than 30 hours of TV a week. I don't watch an average of 30 minutes a week. The last TV show I regularly watched was Hill Street Blues. (I had a job in the late 1980s that involved rotating shift work. I wasn't able to watch anything regularly, so I fell out of the habit of watching TV).

I watch a bit of sports- but if truth be told, I follow sports scores on my phone instead. It's been years since I've watched a sporting event from start to finish on TV.

So I avoid a lot of advertising.

✦

Advertisers don't want me to avoid them. They have become very creative. It used to be (as one of my cousins says, "back in the olden days"), that advertising was limited to TV and radio. If I got up from in front of the TV during commercials, I avoided commercials.

Now, there are commercials, it seems, everywhere. When I fasten my seatbelt on an airplane, the seatback TV has advertising. When I walk from the plane to the terminal, the walkway is covered with advertising. The luggage carousel at the airport has advertising. So does the taxi taking me to my hotel. It is difficult to avoid.

When I drive, I see billboards with high definition displays. The ads change every 10 seconds. The advertisers want me to look. I try not to.

✦

Take a look at this webpage. There isn't any advertising. That is on purpose. When I set up this website, I had a choice about whether to accept advertising and/or sponsorships. I chose not to, for a few reasons.

First, I view it as an intrusion. The purpose of this site is to allow me to practice writing. That's it. I want to paint pictures, with words. This site is like a blank canvas (or one hundred canvases), and I am going to paint. That's what I am here to do, and it is what I love to do. I'm not doing this to practice advertising.

Second, I want you to enjoy it. You come here to read my writing, and I hope you enjoy it. I think it would take away from the experience if you were looking at commercials while you were here. Your experience should be more like going to a library or a coffee shop- a relaxing interlude, not a commercial assault.

Third, it seemed kind of complicated, and I wasn't interested.

Lastly, it didn't seem worth the effort. I read someplace that I would get paid about $3 per 1000 page views. So even if 1000 of you read this every day (and 1000 of you are NOT reading this every day), that's only $3 a day. Not worth the hassle, the paperwork and the taxes.

✦

Bruce Springsteen sings "I'm not here on business, baby, I'm only here for fun". That's what I'm here for. Fun. I hope you have fun too.

✦

Does that make me a saint? Not at all. If someone contacted me and said, "Hal- let's make this the Diet Soda-Hal Blog, and we will pay you $5000 a day".....you would be looking at advertising for whatever brand of diet soda was foolish enough to part with that much money to sponsor me.

But that is an problem I do not have. As a result, we remain advertising-free.

Hal

Role Models

FEBRUARY 4, 2015

I have four role models. These are people I have known and watched forever. One of my friends calls them "angels". I won't name them by name here, but they know who they are.

A few years ago, there was a TV commercial about role models. In that commercial, a famous athlete came on screen and said “I am not a role model”. He was incorrect. You don’t choose to be a role model. You are chosen to be a role model. And sometimes you don’t know that you’ve been chosen.

✦

My role models have several things in common:

1) They have all been married to their original spouses, all the days of their lives. One of my role models has been married for 60 years, so far. My role models are all happily married, too. I know because I know their spouses. Their spouses are crazy about them, and would marry them again in a minute.

2) With their spouses, they are great parents. They provide their children with even better lives than they have had. They provide their children every possible opportunity in education, culture, athletics, arts....and they do it with great love.

3) They all work for a living- and they make it look really attractive. They don’t complain about it- they view it as a privilege. (A quick story- one of my role models is 86 years old. He still works for a living. He does my taxes. Whenever I ask him when he is going to retire, he replies “Retire?! Why would I do that? I love what I’m doing!”) These 4 people never ever call out sick. Why is that? I think it because they love what they are doing . No matter what it is that they are doing, they do it with great love. They have great passion about their lives, and what they are doing with their lives.

4) None of them complain. Maybe that is because they love what they are doing?

5) A subtle trait- they are all great listeners. Whenever I speak with any of them, I notice that they give me their undivided attention. And they do that for everyone that they speak to. They make other people feel really important- and it is genuine. I know that they do that for everyone that they speak to. They aren’t looking at their smart phones, or watching TV. They don’t have headphones in their ears. They make time to speak with me, with total attention. And they do that for everyone.

6) They all give back to their communities. They do so in different ways (charitable foundations, coaching, mentoring programs, volunteering) and they do it with a great sense of purpose.

7) They show up when they say they are going to show up. They RSVP, too. For everything. For weddings, funerals, baptisms and Bar Mitzvahs. For dinner, and for coffee. For dates. For everything that they say they are going to show up for.

8) They all have an insatiable curiosity. They read a lot. They travel a lot. And they ask a lot of questions. They love to learn.

9) Interesting thing- they all love to eat. They eat with a passion. When food comes, they light up. Food isn't just something that they eat- food is life for them. Meals get loud when they are around. Loud with laughter, and stories, and a lot of fun.

10) This is important-maybe most important- they have the highest integrity. I can't stress this enough. They always (always!) do the right thing, regardless of the consequences to themselves. They do what they say they are going to do.

How do I know all of this? I watch them. I don't ask them- I watch them very carefully. I watch what they do, not what they say.

✦

Why do I write this? What is the point?

My role models lead very attractive lives. Each one of them has a life that looks like the kind of life that I want to live.

I like to say "when I grow up….". When I grow up, I want to lead a life that looks like the kind of life my roles models lead. They live rich and rewarding lives. Lives that matter to them, and to those around them as well. They live purposeful lives. I have been blessed to know each one of them.

When I grow up, I want to be a great husband. And a great father. A great son, and a great brother. And a great employee. I want people to feel that they were lucky to know me. I want to be a great role model for someone else someday.

That day is today.

Hal

When I Was Your Age

FEBRUARY 6, 2015

My grandmother Nettie was born in 1906. She used to look at the sky sometimes, and was amazed at the number of airplanes flying overhead. When she was born, cars and planes were not commonplace. The Wright brothers first flight was in 1903, and Henry

Ford's Model T didn't start production until 1908. When my grandmother was young, she didn't drive to the airport. There was no car to drive in, and there was no airport to go to.

She used to say "When I was your age....", and I would roll my eyes.

✦

My parents used to tell me about their youth. About going to Horn & Hardarts for a cafeteria-style meal. As I understand it, meals were selected out of something that was like a big vending machine They played 78 records on a Victrola. They knew of Edsels, Oldsmobiles, and polio. Times were different then.

They used to say "When I was your age...." , and I would roll my eyes.

✦

I never thought that I would experience enough change to be able to say "When I was your age....". But I say it now. And I am shocked- shocked!!- that my daughters roll their eyes when I say it. The nerve of them!

When I was your age.....

✦

TV and movies- We used to have a black and white TV. That TV received VHF channels 3, 6, 10 and the PBS station 12. On the UHF band, we had channels 17, 29 and 48. That was it- 7 channels, in crystal clear black and white. I think it was a 12-inch TV.

When I was about 5-6 years old, my family was invited to my cousins home, to watch the Wizard of Oz. My cousins had a brand new color TV. When Dorothy opens the door of her bedroom, and her world changes from black and white to color.....my world was rocked. I thought that was as much change as ever needed to happen.

We went to the Tyson movie theatre. It seated a lot of people. If we missed the big movie of the moment, we had to wait until that movie was shown on TV, a year later or more. If it was shown on TV at all. An R-rated movie had no chance of a re-broadcast on network TV.

When VCRs were invented (around 1975), it changed home entertainment. I remember going to my local video-rental store, on Cottman Avenue, and waiting to get into the store. On a Friday or Saturday night, every video would be rented out. Every one.

VHS tapes don't exist anymore. Neither do Laser discs. DVDs became very popular, but now there really isn't a need for them, unless you're not connected to an online service. I don't even know if there is a store that rents DVDs anymore.

An entire home entertainment industry, that started in 1975, doesn't exist anymore.

✦

Cars- my car has 8 airbags, and anti-lock brakes. The seats and the mirrors are heated. So is the rear window. The moonroof opens all the way back over the back seats. The steering wheel tilts, my seat adjusts automatically to a pre-set location. I have sensors that tell me when (for example) my tire pressure is too low. My car lights up if I need gas. I have a dozen settings for my windshield wipers- front and back. My car speaks to me. All of this technology comes automatically with my car- I didn't even have a choice about ordering it.

None of that technology existed when I started driving.

✦

Microwave ovens-if I want to blow up a baked potato in my home, there is no faster way to do it than with a microwave oven. It only takes me two minutes to make the same mess that used to take me 2 hours to make.

✦

Music- I had a stereo system, with a turntable, a tape deck, a receiver (which was an integrated amplifier and tuner), and two stereo speakers the size of an automobile. It was complicated to set this system up. There were a lot of wires in the back- wires that went out, and wires that went in. Many different colored wires. Red wires in red jacks, black wires in black jacks. The turntable had to be on top (because it opened upwards). The receiver had to be in the middle (so the cords could reach all of the other components).

I had hundreds of record albums and cassette tapes. (I didn't have many 8-track tapes. If you have to ask, you are not of a certain age). The problem with records was that they were frequently flawed. Many times I opened a brand new record, and it had scratches, or was bent.

Then compact discs were introduced in the early 1980s. The sound was perfect. No bent records, no scratches, no pops. I converted to CDs.

The iPod was introduced in 2001. I remember looking at it, and thinking "I don't get it". What I didn't get was how transformative that little device would be. It changed the music industry. I used to listen to albums from start to finish. People don't do that anymore- they listen to individual songs. I used to read liner notes in albums. Does anyone make liner notes anymore?

✦

Computers- I remember using a Mac for the first time in pharmacy school, probably around 1985 or so. I had a paper to do. Up until then, I used a Royal typewriter, along with a lot of typing paper, and a lot of correction fluid. The first time I learned how to edit something on the computer screen, I heard the angels sing. When I realized that I could save my work, and come back to it later-I was astounded. The idea that I could move a paragraph around on the screen was revolutionary.

I feel like a caveman describing that.

Computers weren't connected to anything, except the electric outlet. There wasn't anything to connect them to. Until the internet.

✦

Internet-this is probably the most transformative change that I've experienced (along with cellphones). I can't really do it justice in a couple of paragraphs. The wealth of information is astounding.

When I had to do research papers in school, I went to Northeast Regional Library, and I used the card catalog. (If you have to ask...). Or, if I didn't want to go to the library, I looked at our family Encyclopedia Britannica.

There is no way for me to describe how big a change the internet has been. Information is immediately available, about everything. News, sports, weather, entertainment. Politics, war, conflict. Professional information, medical information, local information.

My father does not have a smart phone. I try explaining to him that I can make plane reservations, hotel reservations, restaurant reservations, a car reservation, and check the status of all of them, in less than an hour, on my telephone.

I can purchase a ticket, for almost any sports or entertainment event, online. If I want to go to the Super Bowl, I just have to be prepared to pay for it. Final Four, Indy 500, Broadway, London's West End. It doesn't matter. If I have an internet connection and a credit card, and I want to go- I can go.

✦

Cell phones-I have recently seen old advertisements for some of the original cell phones. My first cell phone was larger than a brick, and weighed as much as one. Cell phones came with carrying bags the size of backpacks. They had limited talk time (perhaps 30 minutes), and the cost per minute of talk was usually $1 or more. Cell phone coverage was spotty, at best.

Before cell phones, when we travelled, we were out of touch. I had to give my hotel information to my wife, and the only way that she could reach me was at the hotel, or whatever office I was working in. If I drove, I was out of touch during the drive. If I stopped and wanted to call home, I would look for a pay phone. There aren't too many pay phones left anymore.

There is hardly a place where there isn't cell phone coverage anymore. Most domestic flights have in-flight Wi-Fi. Now some international carriers are offering the same. Currently, the only place I can't be reached immediately in on an international flight, but that will change soon.

When we speak on the phone now, we ask "where are you?" We didn't ask that 30 years ago. If I called you at home, and you answered- I knew that you were home. Now if I call you, it is possible that you are in England, or New England, or Japan, India or San Francisco. I don't know.

Something that fascinates me-young people don't use their cell phones as phones very much. I never see my daughters speaking on the phone with their friends. They text them instead. And no one under the age of 50 ever calls our home. When my daughters were young, their friends called to speak to them. There is no need for their friends to call our land line anymore.

My cell phone helps me navigate. I love this technology. I used to purchase a Rand-McNally Road Atlas for Theresa and I. We used it so much that the pages fell out. Then I purchased a GPS device. Now I don't even need that. My phone does it for me.

✦

Banking-there was a bank near my home when I was young. I had a passbook savings account. I would take $5 to my bank, and they would deposit it in my account. Someone would insert my passbook into a machine, and the $5 would be added as a line item in my passbook.

I haven't been in a bank in years. There are a lot of banks out there. Why?

✦

Fax machines seemed revolutionary. Now they are artifacts.

✦

My grandmother didn't drive to the airport when she was young. There was no car to drive in, and no airport to go to.

My daughters might not drive to the airport someday, either. There are now self-driving cars. And people are now starting to take recreational trips into space.

Is it possible that my daughters will someday ride in self-driven vehicles to a spaceport?

Hal

Funerals

FEBRUARY 9, 2015

I go to funerals. I think it shows respect for the deceased, and for their family and friends. So if I know someone who dies, I try to go to their funeral, whenever I can.

I try to find some meaning in the act of attending funerals. Years ago, I read a quote (I think it was by M. Scott Peck) who said "the meaning of death, is to add meaning to life". I go to funerals, and I look for the meaning in them. I look for the value and the purpose in the lives of the deceased.

Stephen Covey wrote a best seller called "The Seven Habits of Highly Effective People". He wrote about living a meaningful life. In one chapter, he suggested that the reader should write his/her own eulogy- the eulogy that the reader would want someone to be able to deliver at their funeral. The purpose of the exercise, was to determine if there are any gaps between the eulogy someone would deliver now, and the eulogy the reader wanted to be delivered.

In other words, if I want someone to say that I was a great guitar player, I better start taking guitar lessons.

If I want someone to say that I was a great husband and a great father, I better start being one. Right now.

✦

What do I want my life to look like?

✦

I went to a funeral in November for a man who had been very ill for much of his life. He had been admitted to hospitals over 100 times. He had experienced organ failure and organ transplantation, failure of several joints, and multiple joint replacements. I thought that he experienced a lot of hardship. But he didn't see it that way.

At his funeral, his son noted that, on his deathbed, he said to his wife "didn't we have fun?" He meant it. He found a way to have fun, in the presence of his experience.

His family played a recording of him singing "Amazing Grace".

Amazing.

✦

I went to a funeral in September, for a friend I knew for 25 years. This man also experienced a lot of hardship in his life. He developed hepatitis, and the treatment was sometimes as difficult for him as the disease.

Yet no one ever described him as "suffering". He helped a lot of people through their hardship. He found a way to squeeze every drop of fun and laughter out of life. His brother-in-law is a baptist minister. The minister noted, in his eulogy, that my friend used to attend the services that the minister would deliver. And my friend signed the guest log at the church with names like "Joe Bag O'Donuts", or "Albert Einstein", or "Tom Hanks", or whatever celebrity name came to mind. My friend liked to laugh, and he liked to help other people laugh, too. Even in church, he liked to laugh.

People laughed a lot at that funeral.

✦

An uncle of mine passed away in December. He and my aunt would host a birthday party every year, for their son (my cousin), and I. The party happened every year in December. Every year, about an hour into the party, a touch-football game would start. The game would continue until too many of us hurt ourselves too badly to continue.

One of his sons eulogized my uncle by saying that he didn't like being the center of attention. He preferred to "shine the light" on other people. In memory of my uncle, we had a memorial touch-football game in his honor, to shine the light on him.

We laughed a lot during the touch football game. I think my uncle would have liked that.

✦

I visit my mother's grave from time to time. She is buried in a section of a cemetery next to my mother's mother and my father's mother. When I go, I pay my respects to my mother and my grandmothers. Then I walk a block or so to another set of graves, where the parents of one of my cousins is buried.

After that, I look for the grave of a fellow I don't know. I don't even remember his name.

What I do remember, is that on his stone, his relatives described him as a "mensch". "Mensch" is a yiddish word, and it means "a person of integrity, high character, and honor".

I have never heard anyone describe themselves as a mensch. I don't know why- it isn't done. You don't call yourself a mensch. You can only be called a mensch by other people. And this man led a life that allowed his relatives to call him a mensch, and carve it in stone.

Well done, sir.

I hope that someday, in my eulogy, someone can describe me that way.

Hal

Can Openers

FEBRUARY 10, 2015

Every family has someone who is not as smart, not as accomplished, not as well educated... Someone who never reached their full potential, for whatever reason. The person in the family who makes other people roll their eyes.

Unfortunately, in my family, that person is me.

✦

I promise that everything that follows is completely true. Except for a couple of things.

✦

I have some very intelligent relatives. REALLY smart people. Crazy smart. The kind of smart where static electricity shoots from the end of their hair. I'm afraid that some of them will spontaneously combust someday.

When my extended family gathers for family functions, there is an audible sound of electical buzzing at the table. We have the "physician contingent" (4-5 physicians, some with Ph.D.s too), the "Wharton contingent" (4-5 of those) , and the "entrepreneur" contingent. They have friendly debates about credit default swaps, coronary artery bypass grafts, and effects of European monetary policy upon small business owners.....

Me? I sit at family functions and think about how to operate my can opener.

Let me tell you a story. One of my cousins took the SATs several years ago. He left the exam and told his mother "I got one wrong". He did. A 1590, back in the days when the SAT total was 1600. He retook the exam (of course he did-he only got a 1590 the first time), left the exam and told his mother "I didn't get one wrong this time". He never opened his own test score- the envelope sat unopened for days. His mother finally opened it, in order to confirm his test score.

Perfect score.

I have relatives who are in the C-suite. Relatives who bike through Vietnam, because the mountains in the French Alps weren't difficult enough anymore. Spouses who debate whether their graduate degrees from Stanford are better than their degrees from Wharton. Relatives who fly into other countries or other states, unannounced, with subpoenas for company hard drives and federal forensic investigations.

Every night I eat dinner with an applied mathematics major, a dual accounting/finance major, and my youngest, who says things like "quadratic equations are easy". My wife has actually said "I LOVED advanced calculus!"

Of course she did.

✦

Then there is me.

Before you argue about whether or not I am the dummy in my family, I want you to take the following quiz. Answer this quiz honestly.

Have you ever done ANY OF THE FOLLOWING:

1) Have you ever struck a newspaper machine with your car, (for extra points-while your father was in the car), and sent the newspaper machine flying onto someone's front lawn? Was the newspaper machine chained to the traffic light before you sent it flying?

2) Have you ever been attacked by your own can opener? How do you slice your thumb open with an electric can opener?! Try explaining that in the emergency room.

3) Have you ever attacked a hornets nest, armed only with 1/2 can of bug spray? Were you wearing any protective clothing at the time? Did you really think that it was a good idea to attack a hornets nest while wearing shorts and a T shirt?

4) Have you ever started a brush fire in your own back yard, and created something much larger than a brush fire? ("Brush with death" is more like it). Did you ever create such a large brush fire that you melted the cable wire running overhead, 30 feet in the air? Try explaining that to the cable company.

5) Have you ever tried to plug 4000 Christmas lights into one electrical outlet? What happened? Try explaining that to your electrician.

[At this point, I must interrupt, with a reminder from my lawyer. If there are any children reading this, I remind you- PLEASE do not try this at home!!!]

6) Have you ever inflated a car tire to 78 pounds of pressure per square inch? Was the tire rated for only 28 pounds per square inch? Why did you do that? Did you break the steel belt in the tire? Try explaining that at the car shop.

7) Have you ever set a roast beef on fire in your own oven? Have you ever blown something up in your own oven? "Blown up" means oven door crashing open, soot everywhere, fire alarm going off....Try explaining that to the apartment supervisor.....

8) Have you ever stopped by the side of the road to relieve yourself (it was in the desert, and the nearest rest area was 75 miles away, I'm sorry....), and parked on a spot marked "soft shoulder"? How many people did it take to lift the car out of the quicksand? Try explaining those dirt marks to the rental car company.

9) Have you ever looked at a piece of broken glass, and rubbed a jagged end to see if it was sharp? How did that work for you?

10) Have you ever called 911 because there was an intruder in your home? Was the intruder a raccoon? Try explaining that to the local police department.

✦

If you can answer yes to any one of the above questions, you may not be that smart. If you can answer yes to two or three of the above questions, you might be the dummy in YOUR family.

If you can answer yes to all ten questions above, then you are the dummy in my family. And unfortunately, the dummy in my family is me.

✦

At family get togethers, while the rest of my family is talking about polynomial reductions, mortgage-backed securities and anterior descending arteries, I am thinking about running from angry hornets or aggravated raccoons. Or driving to the emergency room with my thumb wrapped in a bright red towel that wasn't bright red ten minutes ago.

Picture my family. You know them. Think of my wife and my daughters, with their hands open. Think of them slapping the palms of their hands against their foreheads.

Palm, forehead. Palm, forehead. Over and over and over again.

✦

For reasons that I do not understand, I am not allowed to own a chain saw or a snow blower. Or a motorcycle. Or any heavy weapons. For that matter, I am not allowed to perform any electrical or plumbing work in my own home.

Why does my family shake their head whenever I use the can opener?

Hal

Jester

FEBRUARY 11, 2015

My future in-laws had a dog named Heidi in the 1970s. From what I've heard, Heidi was a great dog. She was a beautiful German Shepherd. Smart, loyal, and well-behaved. She had diabetes, and required insulin injections every day. My in-laws took care of her faithfully, and she took care of them.

Heidi had a litter of puppies in 1977. All of the puppies were quickly claimed, and went on to have productive professional careers. Doctors, lawyers, engineers, philanthropists. So the story goes.

Every puppy was taken except Jester. My in-laws kept her. The Augustines loved her, and Jester loved them. Like her mother, Jester was fiercely loyal.

I first met Jester in May 1985, when I started dating Theresa. I immediately learned that "fiercely loyal" meant 9 parts fierce, 1 part loyal.

✦

On my first date, when I picked up Theresa, I learned that Jester knew how to fly. She could jump from the free-throw line, and reach the basket. I also learned that the basket was me.

There was a little part of Jester's brain, next to the hypothalamus, called the "kill Hal" section. Jester didn't even know that she had that section of her brain, until we first met. I was prepared to say "I am delighted to meet you, Jester!".

✦

I have to stop for a minute, and go back in time. Have any of you ever seen the movie "Jaws"? Do you remember the great white shark, and the razor-sharp teeth in the mouth of the shark? Remember the terror that that movie caused?

Now imagine those teeth in an 80 pound German Shepherd. Imagine those teeth, airborne. Imagine a dog flying through the air, with those teeth, aimed at me.

We now resume our regularly scheduled programming.

✦

So I was prepared to say "I am delighted to meet you, Jester", but Great White Shark Teeth Dog had other ideas.

The body is a wonderful thing. It allows for all kinds of physical reactions in times of stress. One of them is known as "fight or flight". This is the immediate reaction caused by the release of adrenaline.

I have another name for that reaction. I call it "Code Brown". Code Brown refers to the physical reaction that I have when a dog lunges at me. Brown is the color of my underwear afterward.

✦

Theresa and her parents had a funny reaction when Jester lunged. It was a mild scolding...a wagging of a finger, with a "now Jester- please don't lunge and scare the nice boy...." What they should have said was "Jester, please don't kill him!!".

✦

I'm not exactly sure why, but my first date with Theresa resulted in a second date. You have to ask Theresa why she allowed that to happen. Go to her blog site at "MyHusbandIsAMoron.com" to find out.

But there was a second date, and the plan was that we were going to watch a movie together, at her house.

With Jester.

✦

I suppose that they had drugged Jester in order to allow me in the house, because she was relatively calm when I arrived. "Relatively calm" meaning that she was an 8 on the Insane German Shepherd Meter, not a 10.

But Jester eventually settled down on the floor by our feet, while we started a movie.

✦

Let me set the scene. It is 1985, and I am 24 years old. I am watching a movie with a very (very) attractive young lady. If you could scan my frontal cortex, you would have seen "Ulterior Motives" light up on the scan.

Now picture Jester, at our feet. Sedate, serene, peaceful and calm.

With one eye open.

Now let's fast-forward to the awkward moment, when I decide that it might be a good idea, to slowly, ever-so-gradually, try to put my arm around Theresa's shoulder. Eeeeever so gradually, so slowly, until....

Until just enough brain cells woke up in the "Kill Hal" part of Jester's brain.

CODE BROWN IN THE LIVING ROOM!!! CODE BROWN IN THE LIVING ROOM!!!

And that was the end of the movie.

✦

I am not sure how it happened, but Jester and I came to an uneasy agreement. As I came to know Theresa and her family, Jester and I agreed that maybe, just maybe, I should be allowed to live. In fact, Jester even allowed me in their home sometimes.

By 1988, Jester was about 10 years old. I had been dating Theresa for 3 years, and I was preparing to take my pharmacy license exams. I had a week off, and I blocked about 80 hours (no kidding) of intense cramming for the exams.

Theresa's parents were out of town, and I agreed to help babysit the home.

Alone with Jester every day.

Jester was starting to slow down. She was greying, and mellowing. A bit of a sweetheart, I thought.

Something happened that week. Around the middle of the day the first day, I was sitting in a rocking chair, studying.....and Jester came over and curled up next to me.

Just me and Jester.

And that was it. I was family. Jester and I sat together all week, me in the rocking chair, and Jester next to me. Every once in a while, I'd reach over, and give Jester a little stroke on the back of the neck. She liked that.

✦

Somewhere in between all of the Code Browns, and my last days with Jester, we became friends. Jester was a good dog. She was a great dog. We had a lot in common. We both cared a lot about her family.

In 1992, Jester began to fade away. It happens to all people, and it happens to all dogs, too. No one gets out of here alive. When it was time to put Jester to sleep, Theresa and I went to the veterinary hospital to say good-bye.

When it was time to put Jester to sleep, I promised her that I would do my best to keep taking care of her family.

I'm still trying.

Hal

Gravity

FEBRUARY 17, 2015

Websters defines status as "the relative position or standing" of something or someone.

We pay a lot of attention to status in our society. If you've ever flown on an airplane, you've had to wait while people with "higher status" board the plane. The same thing applies almost everywhere we travel. Hotels have separate check-in lines for premier members, and so do car rental agencies.

✦

Status is not restricted to travel. If you work, look around your workplace. The "corner office" denotes status. So do restricted parking areas, VIP entrances, gated communities, and special seating, to name a few. Pull out your credit card, and check the color. The color indicates what access level you get.

We equate brand names with status. Hence the expression, "status symbol". Certain luxury cars, jewelry, clothing, and neighborhoods, carry a certain status.

Much of this "status stuff" has to do with money and access. If you have enough money, you get special access. I understand that, and for the most part, I accept it. I accept it, but I am usually not willing to pay very much for it. I am not willing to pay $15,000 for a first class seat on an international flight. So I don't sit in the front of the plane. I am not willing to pay $100,000 a year for a suite at the football stadium, so I sit outside. I am not willing to spend $1,000,000 for a photograph with a politician or a celebrity.

We have an expression in our language. We say "do you know who I am?!" That means "I think I have higher status than you do" or "I think I am more important than you".

You are incorrect there. The same force of gravity apply to all of us- 9.8 meters per second squared.

✦

For whatever reason, whenever I see velvet ropes, I think "status". If you are on this side of the ropes, you have one level of status. If you are on that side of the ropes, you have a different status.

✦

I don't like to wait in line. I try to avoid it whenever I can. If I can do something online in order to wait in line, I do. I do most of my shopping online, almost all of my banking. Tickets for concerts and movies? Ditto. I pay in advance so that I don't have to wait at toll booths.

But every once in a while, I can't avoid it, and I find myself in line. It happens at supermarkets, in traffic jams, at the airport waiting to clear security. When that happens, I really don't like it when someone "cuts in line". If I've been waiting in line for 20 minutes, why should you cut in front of me? Is your time more valuable than mine?

Lines are a great equalizer.

✦

We provide extra status to athletes and celebrities. We give them higher status than teachers, first responders, healthcare providers or military personnel who risk their lives for us. Why is that?

One of my favorite examples of this is described in the book "Friday Night Lights", by Buzz Bissinger. If you haven't read it, go read it. For me, the book is as much about status and celebrity culture, as it is about Texas football. (Spoiler alert- if you haven't read it, I'm going to share a couple of details here....) In the book, one of the athletes achieves high status in his community, based upon his athletic accomplishments. He receives gifts, favors and high social standing , even though he doesn't attend class. Then he tears his ACL, ends his season (and likely his career), and his status evaporates.

What was the source of his status? Why was he receiving it? Why does carrying a football provide extra status? Why does playing sports mean that you don't have to go to class?

I am going to be a little bit provocative here. This status stuff isn't isolated to high school football in Texas. It happens in many different sports, and it happens in places other than Texas. It happens all over, and it is happening more and more in youth athletics and activities. Children are now being scouted by colleges in sixth grade.

Why do we provide extra status to sixth grade athletes, or eleventh grade athletes, or college sophomores? Why are "the rules" different for athletes and celebrities? My answer is- the rules aren't any different. Gravity applies to everyone.

We hurt ourselves, and each other, by providing this status to athletes and celebrities. Most high school athletes will never make a living playing their respective sports. If we teach them that rules don't apply to them while they are playing their sports, what happens when they are done playing sports?

✦

One of my favorite commercials is an NCAA commercial that states (I'm paraphrasing here...) "99% of our student-athletes go on to do something other than athletics after they graduate". The message is a nice reminder that college athletics are nice entertainment, but they aren't the reason that those students are attending college.

In the interest of full disclosure, both of my daughters play volleyball.

While only 99% of other athletes will go on to do something other than sports when they graduate, 100% of my daughters will go on to do something other than volleyball after they graduate. Volleyball is a hobby for them. It doesn't provide them status. It provides them exercise, friends, and recreation.

They get no extra status from me by being athletes.

They don't need to, and they don't want to.

✦

I'm going to share with you one of my favorite stories about status.

In 1993, Theresa and I decided to get married at our home. It was supposed to be a small affair- a garden party.

On the day of our wedding, I went out for a bike ride. I left extra time for this ride, and I had the ride of my life. I returned from my bike ride sweaty, unshaven, dirty and incredibly happy. Happy to be marrying my princess bride.

I pedaled up the driveway of my home, and one of the catering staff (who did not know me) stopped me and snobbily asked "can I help you?" The unspoken message was "this is a special place, and you do not belong here, you do not have the right status, you disheveled bike fellow". I smiled and said "This is my home, I am the groom, and I am getting married here in 90 minutes!"

If only you could have seen her face. She looked me up and down, and said- "well- you really need to get ready!"

✦

I like going places where I have no status, and no one else does, either. Places where no one checks my account number, there are no velvet ropes, and no one tries to cut in line.

A walk with my sweetie.

A drive on an empty country road.

Any beach. Any warm beach, anyway.

A walk with my dog.

I love going to see fireworks. Fireworks are usually free, and available to everyone.

I love going to the movies. First in, first seated. When the lights go out, nobody cares who is in the theatre.

The last row of a rock concert, a volleyball match, a baseball game....no one tries to sit in the last row. But there is a lot of fun to be had dancing in the last row.

✦

"Do you have any idea who I am?!"

No, please tell me.

Bifocals

FEBRUARY 18, 2015

Bill Lyons used to write sports columns for the Philadelphia Inquirer. Once in a while, he would digress, and write columns that he called "Random Thoughts and Second Thoughts". They were columns about random things and events.

I loved those columns. I loved that he wasn't bound by the traditional format of a 1500 word article about one particular idea. His newspaper allowed him to "noodle". In jazz, they call it jamming.

Let's jam.

✦

When I was seven years old, my parents found out that I needed glasses. It was the classic glasses story-I was sitting in the back of the class, and then I was moved to the middle, and then to the front, and then a note came home from the teacher- "Hal can't see a ^$#(#* thing!"

A few days later, I left the opticians with new glasses. Donald Davis Opticians, on Castor Avenue. St. Patrick's Day, 1968. I have no idea why I know that...except that it was a big deal in my life.

I remember looking across the street....and I saw trees. For the first time, I saw leaves on those trees. I had no idea that I had been missing anything. Leaves- individual leaves.

Why didn't any of you tell me that you could see the leaves?

✦

Eyeglasses are a big deal for me. They are almost as important as oxygen. My vision, uncorrected, is about 20-600. I really can't see anything without glasses.

About 5 years ago, due to events beyond my control, I also needed glasses to read. Bifocals, they called them.

I know that I need a new set of glasses, when I start taking my bifocals off in order to be able to read.

I have a new set of glasses on order at the opticians right now. When I put the new glasses on, I will have the same experience with leaves, and with reading. That "oooohhhhh, I can see now!" experience.

A new perspective.

✦

Apparently, eyeglasses were invented in the 1200s. And Benjamin Franklin gets credit for inventing bifocals in the 1700s, although the true inventor is in dispute.

What would I do without them? I imagine I would be selling pencils on a street corner someplace. In the times of cavemen, I would be launching spears off target.

Yikes.

✦

Lou Gehrig, New York Yankee in the 1920s, was known as the Iron Horse. He held the record for most consecutive games played (2130) until the record was later broken by Cal Ripken Jr.

Lou Gehrig developed a disease (ALS, also named after Lou Gehrig). He retired quickly, and delivered a famous speech in front of Yankee Stadium. Watch it online if you've never seen it.

He talks about perspective. He says that some people think he got a bad break. But he thinks of himself as "the luckiest man on the face of the earth".

Perspective.

✦

My friend Bruce and I speak about perspective frequently.

Often it starts with me complaining about my awful, terrible, no good, really bad, miserable life.

I once told Bruce that I wanted to hit the lottery.

He told me that I already had.

He reminded me that, largely due to an accident of birth, I have clean drinking water, food in my fridge. Education, a car and a job. A family that loves me, friends who care about me, a dog who adores me.

You get the idea.

Bruce is a terrible person to talk to when I want to complain.

✦

Glennon Doyle Melton, author of "Carry On Warrior", has a website, Momastery. Go check it out.

She recently wrote a blog about "Perspectacles". Kind of like what my friend Bruce has to say. That she has a great life, and just needs to re-adjust her glasses in order to see it.

She noted that she doesn't need a new kitchen. She just needs a new attitude about the kitchen she already has.

✦

There is a popular candy bar commercial right now. It says "you're not yourself when you're hungry". In the commercial, someone is angry, they eat the candy bar, and then everything is groovy.

I'm that way with sleep. I am not myself when I am sleep deprived. I get cranky (well, crankier than usual). I take a nap, and then everything is like harp music and angels singing. The world looks like a different place.

Perspective.

✦

There is a lady who cuts my hair. “Cuts” isn’t really accurate. My hair is like a scouring pad. “Re-shapes” is more like it.

She also re-shapes my attitude.

We have a running dialogue. She shared with me that someone shared with her “Gina- you know nothing”. Nothing?

The point was- that things are not always the way they seem. Or as I once read on a bumper sticker, “Don’t believe everything that you think”.

So when I plop into the chair for a hair re-shaping, Gina says “Hal, you know nothing”.

Hmmmm.

✦

I have blind spots. Things I don’t know. There are things that I know that I don’t know (like how to fly a plane). And things that I don’t know that I don’t know.

One of the first things I ever said (as I have been told) was “I can do it myself”. Typical toddler stuff. I can do it myself. That works fine on toddler stuff. But it doesn’t work very well on adult stuff.

The opposite of “I can do it myself” is “I need help”.

There is something in our culture that discourages people from saying “I need help”.

Ladies and Gentlemen of the Jury, let me tell you- I need help. I need help with a lot of things. (If anyone read “Can Openers”, you know that already).

I often need help with perspective.

✦

Years ago, a rock band finished a song with the following spoken line…”you may be the light at the end of someone else’s tunnel”. Aerosmith, if you must know.

You may be the light at the end of someone else’s tunnel.

There is a fellow in my community, Terry.

Terry walks up to me sometimes, and calls me “Sensei”. Sensei means “teacher” in Japanese. It is said with the highest regard. It is said with much higher regard than “-san”, like “Hal-san”, which means “Mr. Ward”. “Sensei” really implies mastery.

Now in the interest of full disclosure- when Terry calls me sensei, he often bursts out laughing. I don't think I have mastered very much in this life.

But once in a while, someone lets me know that I have been a source of perspective in their lives. A light at the end of their tunnel.

Sensei.

✦

I wrote a few weeks ago about Monet, and the Cathedral of Rouen. About how Monet would paint several paintings of the same subject, but that each painting looked different. Different perspectives on the same subject.

My backyard is covered in snow and ice and muck right now. I am going to call it (are you ready for this) The Backyard of Ruin. (Get it? Cathedral of Rouen, Backyard of Ruin? Come on, that was funny....)

My backyard might look like a ruin right now, but in 4-6 weeks, things are going to be sprouting all over the place. Crocuses first, then daffodils. Then the tulips start to show, along with forsythia bushes. The weeping cherry starts to pop, and the neighbor's magnolia tree and dogwoods burst into bloom. Days later, all of the azalea and rhododendron bushes explode, and my yard looks like a Monet painting.

Really.

So what is my outlook going to be today? Ruin, or Monet?

Hal

Darwin

FEBRUARY 19, 2015

"Shaggy", the animal rescue people called him. He didn't have a name. That is what the animal shelter called him while they were taking care of him.

He also didn't have a collar, or tags, or a history. He was a little homeless dog, found wandering the streets in Northeast Philadelphia.

Sometime in May 2013, he was captured by Philadelphia Animal Control. Within 12 hours, they anesthetized him and neutered him. Then they shipped him to Phoenixville, where a local animal shelter took care of him for a month.

✦

We had been looking for a dog for several months.

Friends who knew that we were looking, told us about an upcoming animal rescue event at a pet store in Pottstown. We were skeptical, but we went anyway. It was a “friend of a friend” situation. Theresa knew someone, who knew someone, who volunteered at this place. And they had a little guy that we might be interested in.

✦

“Shaggy” was a Schnoodle. Part Schnauzer, part Poodle. But no one really knew much about him, because he was a homeless dog.

He saw me. He ran over to me, and jumped onto my leg. I was kind of surprised, really. I was looking at some other dogs, so my first memory of him was when he was trying to climb up on me. I picked him up, and I could tell he needed some help. His fur was totally matted. Crusty, and kind of hard. Sad, really. He didn’t smell very good. He was shaking, and making whimpering sounds, and he held on for dear life.

I didn’t put him down for an hour.

We walked around the pet store together-something I’ve never done before. I asked him if he liked me. He seemed to, but I didn’t want to get my hopes up. This had to be good for him, as well as for us.

Somewhere during that pet store walk, that little guy turned into Darwin.

✦

Charles Darwin was an evolutionary biologist. Born in 1809, died in 1882.

He is best known for his Theory of Evolution, described in the 1859 book, “On The Origin of Species”.

He once said ““It is not the strongest or the most intelligent who will survive, but those who can best manage change.”

✦

Imagine being 16 pounds, and homeless. Imagine surviving on the mean city streets, until you are captured by Animal Control. Someone injects you with something, and the next thing you know, you’re covered in bandages. Then you’re shipped out to Phoenixville.

That is a lot of change.

That is a lot to survive.

You really have to be a survivor to live through that.

✦

Somewhere along the way, we decided that our little survivor deserved a name that described his ordeal. “Darwin” sounded right.

So “Shaggy” became Darwin. And he became ours, and we became his.

On June 8, 2013, Darwin found a forever home.

✦

Darwin has some issues. He is a damaged little puppy. Living on the streets must do that to you. He does not like other men, at all. He doesn’t really like women much either, but he hates men. Other than me.

If the truth be told, Darwin loves 4 people, and really does not like the other 7 billion of you very much.

I know what you’re thinking...”he needs some training”.

He has had training. Courses, classwork, he even does the homework. He reads books, he takes online courses. He passes the online exams. But to no avail. Darwin has a hyperactive “Kill Visitors” lobe in his brain, and we can’t seem to turn it off.

✦

On DD2 (Darwin Day Two), I took him to a local place for some grooming. They had no openings for a week. And then they took a look at him, and said “but we can’t let him go home like that”. So Darwin got a total body shave, and a bath. And he looked so tiny when he was done.

They cleaned out his ears, and his paws. God, thank you for the ladies who worked on him.

I think they shaved a pound of matted stuff off of his little body.

Then we went home, and we celebrated.

✦

If you have a dog, or if you love dogs, you’ll understand the following questions.

How can such a little dog take up so much room on a Queen-sized bed?

How can such a little dog make such smelly gas?

How can such a little dog, make such a big impact on us?

✦

Our family likes nicknames.

We have nicknames for each other.

We have nicknames for ourselves.

We have nicknames for our sports teams, our neighborhood, classmates, colleagues, relatives....

Darwin must have 20 nicknames.

We have nicknames for when he's good.

We have better nicknames for when he's bad. If I walk in the house, and Theresa says "YOU go deal with Mr. Bratty Pants!", well, I know someone is in big trouble.

✦

Darwin has an argyle sweater.

He looks so handsome in his argyle sweater. When he has it on, the neighborhood French Poodles swoon. They say "ooh la la, Monsieur Darwin- you look so chic!"

People react the same way.

✦

We have a collection of squeaky toys. Dragons, snakes, hedgehogs. (Do hedgehogs squeak?)

I like to walk around the house, and hear squeaking sounds. Those sounds tell me "all is right with the world".

✦

If you aren't a dog person, you probably won't understand any of this..

If you aren't a dog person, you probably stopped reading this 3 pages ago.

I did not expect to find a friend when I went to the pet store in Pottstown two years ago.

I did not expect to increase the size of our family two years ago. A full-fledged member of our family.

He counts in our decisions as much as I do.

Really.

If you're thinking "it's just a dog"...then you don't understand.

Hal

Philadelphia Sports

FEBRUARY 23, 2015

The two most watched TV shows of the year both happen in February, and they both end with trophy presentations. The winners of the Super Bowl receive a trophy at the beginning of February, and the winners of the Academy Awards receive their trophies at the end of February.

I haven't seen a trophy hoisted in Philadelphia in a long time.

✦

The Eagles, Phillies, Sixers and Flyers have won a combined 10 championships.

I was alive for 5 of them.

I really only remember 3 of them.

I would trade every one of them for one Eagles Super Bowl victory.

✦

The Philadelphia Flyers won Stanley Cups in 1974 and 1975.

The Philadelphia 76ers won NBA Championships in 1955, 1967, and 1983.

The Philadelphia Phillies won World Series in 1980 and 2008.

The Philadelphia Eagles won NFL Championships in 1948, 1949, and December 26, 1960. The reason I know that date is that I was born 368 days later. Those NFL Championships happened so long ago, that they were before the era of the Super Bowl.

I have not experienced watching the Eagles win a Super Bowl, because the Eagles haven't won one.

There have been 49 Super Bowl winners.

The Philadelphia Eagles have never won a Super Bowl.

✦

After the Red Sox won the World Series in 2004, Bill Simmons wrote a book entitled "Now I Can Die In Peace". I understand.

I have a life list (also known as a bucket list). I have "celebrate an Eagles Super Bowl victory" on that list.

It drives me crazy to have something that I can't control on my life list.

✦

The Eagles were tied with the New England Patriots, 14-14, at the end of the third quarter, in Super Bowl XXXIX, in Jacksonville, Florida.

I know. I was there.

Unfortunately, the Patriots won the 4th quarter, 10-7.

Final score, 24-21.

My favorite Super Bowl will be the one that the Eagles win.

I can't wait.

✦

A note about the last championship parade in Philadelphia-

The 2008 Phillies were struggling in September. One night, after losing to the New York Mets, I told my wife "they're done". At the time, the Phillies were 78-65- they were playing .545 baseball, and were about 3 games out of first place.

I had no idea that they were about to go on an unprecendented tear.

They went 14-5 the remainder of the regular season. That is a .736 clip.

Then they went 11-3 in the playoffs. 3-1 vs. Milwaukee, 4-1 vs. the Dodgers, and then 4-1 vs. Tampa Bay to win the World Series.

After playing .545 baseball for 143 games, they played .757 baseball for the final 25 games.

Remarkable.

✦

The 2015 Phillies are not going to play .757 baseball.

They aren't going to play .545 baseball either.

They are projected to win about 67 games, or .413 baseball.

I'm not even sure that they will win that many games this year.

✦

The Philadelphia Eagles ended this past season without making the playoffs. After starting the season 9-3, they ended it by going 1-3. The last four games looked sloppy and disorganized. The games were full of mistakes, turnovers and penalties.

The Eagles made the playoffs in 2013. I was very hopeful that 2014 was going to be even better. Instead, they took a step backwards, and looked especially bad at the end of the year. As a result, one thing I'm certain of, is that there isn't going to be a Super Bowl trophy hoisted here at the end of next season.

Hal

The Law of Averages

FEBRUARY 23, 2015

The Law of Averages is a principle that states that a large randomly selected subgroup is likely to reflect the population as a whole. For example, if 10% of the entire population is left-handed, then it is likely that 10% of a randomly selected large group will also be left-handed.

But that law doesn't work with small sample sizes.

Like my family.

Sometimes I have a conversation, that starts with "most people don't live the way we do". Allow me to explain.

✦

Do an internet search on any of the following lifestyle behaviors- diet, exercise, smoking, drinking, saving/spending, TV watching, etc. Type in “the average American _____” for any of those behaviors.

✦

The average American watches 35 hours of TV a week. Five hours of TV a day.

The average American marriage lasts 8 years. The American divorce rate is 40-50 percent. (Are all of the remaining marriages happy marriages? Probably not.) So the average marriage may not result in divorce- but it doesn’t look very happy, either.

The average school loan debt just passed $30,000. The median American household (not individual- household) salary was just under $52,000. Meaning if two partners each have $30,000 in school loans, in a house with the median income....well, it’s going to take a long time to pay those school loans.

The average American savings rate is about 3%. But the median (the most frequent) savings rate is 0%. I just read online that 4/10 Americans have no emergency savings. None.

The average American male weighs 191 pounds, and his ideal body weight is 162 pounds.

18% of American adults smoke.

Only 3.2% of American adults are vegetarians.

Only 30% of Americans have a passport. Many of those with passports don’t use them. So the average American is never going to see London, or Paris, or Rome.

✦

So what’s the point of all of this? I think I wake up to a different experience than most people.

Not better. Not worse.

But a lot different.

✦

Have you ever seen the movie “The Matrix”? In that movie, Keanu Reeves does some time travel. He has an experience where he exists in a place, but he is separate from that place and the people who live there. He can see the other people who live in that place, but they can’t see him.

My experience is like that sometimes.

At our house, we sit down for dinner, and we talk about life in the Matrix. We don't call it the Matrix, but that's what it is sometimes.

✦

We have two TVs in our home. I watched an hour of the Super Bowl. That is the only TV I've watched in 2015. That makes me the super-user of the TVs in our home. I cannot remember the last time anyone else in my family turned on a TV.

Try explaining to someone that you've never seen Seinfeld. Or Cheers. Or Friends. Never binge-watched a show, because you haven't watched a show since the 1980s.

✦

We are all vegetarians at my house (except for my dog). Being a vegetarian isn't rare anymore, but it isn't that common. I recently ate at a restaurant that had no vegetarian main courses. The one "vegetarian" option had bacon in it. I'm not making that up. My daughter and I had to order a side salad as our main course.

As a result of our diet, I think we are all at, or near, our ideal body weight.

We try to avoid debt. So our hope is that our girls graduate college without any school loans. That's the plan, and we are sticking to it.

We travel. Some people tell us that we travel a lot. I've travelled to 24 countries, a total of 76 times. My girls have been to 14 different countries so far. It's what we do for fun, so it doesn't seem like a lot.

✦

In the movie "The Incredibles", the family has an adventure, and at the end, Violet is speaking with a young man. He tells her that she looks different.

She replies "I feel different. Is different ok?"

The young man replies "Different is great!"

I hope he's right.

Hal

A Letter to Heather, from Darwin

MARCH 2, 2015

A Letter to Heather, from Darwin, on your Spring Break Service Trip:

Dear Heather,

I'm sure that you're surprised to receive a letter from me! First of all, you're probably wondering- how did I do this? Well, first I had to hack the password on the computer. Easy Peasy....your father picks the easiest passwords. By the way, once I hacked that password, I also hacked the Amazon password. You should have seen the expression on your fathers face when 100 cases of dog food arrived yesterday!!

I want to include some photos, so you don't forget me. Here is one:

When I hacked the Amazon account, I also purchased a selfie stick. (I know how much you like those!)

✦

I miss you. A lot. I miss sleeping with you, I miss napping with you, I miss sleeping with you (did I say that already?!) Here is a photo of me napping without you, which is just plain wrong on so many levels.

✦

Do you remember the day that we met? Everyone was really nervous, because I have trust issues. I'm a rescue, you know. Your father was nervous that I would bark at you.

But the first time I met you, I trusted you. You know why? I could just tell. I could smell it. You are trustworthy. I can sleep on your lap, and I know that I am totally safe.

I bet your classmates and your professors can tell the same thing. They can trust you, with everything. Because you are worthy of that trust.

✦

By the way, it is freezing in Pennsylvania. It is ridiculous that you are sunning yourself in Mississippi, and I am freezing in Pennsylvania. Here is a photo of what I have to do in order to stay warm:

✦

Your father told me that you are going to be gone a week. I can't take it. I had to cover my ears when I heard the news:

✦

I cannot wait to see you. I spend all day wondering if today is the day you will come home. I keep staring out the door, and wondering.

You are the only one who runs up the driveway with me when we go out for a walk. It makes me feel like such a puppy. You make me happy.

✦

Well, it's time for me to go. It is exhausting typing with these little puppy paws. I know you guys at Villanova like to do that "Vs Up!" thing. So I want to add something for you:

PAWS UP!!

Love,

Darwin

P.S. I hacked the Villanova Basketball website. I changed the little guys last name to "Arcidi-SCHNOODLE-acono". No one will ever know!! I'm hilarious!!

A Letter to Heather, on her Spring Break Service Trip

MARCH 2, 2015

What follows is a letter to Heather, from me, on her Spring Break Service Trip. She is currently in Mississippi, with Villanova University. They are working with Habitat for Humanity to provide affordable housing to those in need.

She is currently out of touch (no cell phones, no e-mail) as part of the Service Trip requirements.

✦

✦

Dear Heather,

I love you!

I am writing this letter to you on February 18, but you will receive this in Mississippi, sometime around March 1.

I have a few thoughts that I would like to share with you. I am assuming that you might share this letter with your classmates, so I will try not to be too embarrassing. :-)

✦

First, let me tell you how proud I am of you. I really can't express it well with words.

I do remember, when I was your age, hearing older people say "what is WRONG with kids nowadays?!"

Let me tell you what is RIGHT about young people, like you, nowadays.

You have a passion about making the world a better place. This activity is completely selfless. All of you have given up a week of your lives, (and specifically Spring Break week), in order to help others. You are roughing it, in order to help those who have it even rougher than you.

Well done, Villanova. I am really proud of all of you.

✦

It is time for me to dust off my Chartres story. The point of this story, is to remind you about HOW to approach this kind of service work.

A traveller approaches the Cathedral of Chartres, as it is being built. He first sees a man who is creating stained glass windows, and asks the glazier what he is doing. The glazier responds, "I am making stained glass". The traveller then sees a sculptor making a beautiful marble statue, and asks her what she is doing, and she replies "I am making a statue". The traveller then sees someone carving wooden pews, and asks him what he is doing, and the carpenter says "I am making pews".

A janitor then walks by, pushing a broom, and sweeping up bits of stained glass, marble and wood, and the traveller asks the janitor what he is doing. The janitor replies "I am building a monument to the glory of God".

I know that you will all be involved with carpentry, or plumbing, or electrical work this week. In addition to that work, I hope that you all are able to realize that you are building a monument to the glory of God. And that monument is your lives, and the lives of those you are serving.

You are giving up a week of your lives to help others. But you may be surprised at who gets helped most in this week. It may wind up being you. You may be changed by this experience.

✦

And now for some inappropriate advice.... :-)

1) If you are asked to use any power tools, remember who your father is. Remember that I can't even use a can opener without hurting myself. Be careful.

2) The reason "nail gun" has the word "gun" in it should be obvious. Be careful.

3) Warn your classmates over and over again who they are working with. Warn them. Let them wear extra protective clothing. You should wear full length body armor.

4) If you smash your thumb with a hammer, be creative in your cursing. Anyone can use 4-letter words. I expect better from you. I expect 8 and 12 letter words, and even an 18 letter masterpiece. (Remind me when you get home. It isn't fit for a Villanova University).

✦

Do you remember a conversation that we have had several times, about the legacy that I would like to leave for you and for Dylan? The 4 things that we discussed are:

1) Know that you are loved

2) Be safe

3) Get a great education

4) Leave this world a little bit better than you found it

How about a report card on the four things listed above?

1) I love you, and so does Mommy, and Dylan, and Darwin too. Your whole family loves you dearly. Always and forever.

2) Hopefully you are safe in Mississippi. Stay away from nail guns.

3) A great education? Vs Up!!! :-)

4) Leave this world a little bit better than you found it? It looks like you're trying- all of you. Well done, Heather. I am so proud of you.

✦

I can't wait to see you.

Love,

Daddy

Privacy

MARCH 6, 2015

I remember reading George Orwell's "1984" (around 1975 or so), and I thought "this guy is paranoid-no way this will ever happen".

I was wrong.

While there is no Big Brother, there is a Big Data. And Big Data can record my location, my spending habits, my work habits, my driving habits, and my cholesterol.

Let me correct myself- I said "they can record". I meant "they already do record". My location, spending habits, work habits, driving habits and cholesterol are all part of someone else's electronic record.

✦

There was an item in the news last week about a professional football player who was recorded doing something really bad on video. It isn't clear what he did, but it was described in the news as "career ending". Now someone who has the video is trying to sell it to websites, and trying to some money off of the scandal.

Think about the changes in technology and society in the last 20 years that have made that last paragraph possible. There are cameras all over the place that constantly record. It happens in airports, department stores, office buildings and gas stations. If you left your home today, your image is on a video someplace.

"Dash-cams" and "body-cams" are becoming more popular. Dash-cam video clips of car accidents are very popular in Russia, and police agencies in the U.S. are using dash-cams and body-cams more often now.

My cell phone allows me to take video, photos and audio recordings. It also creates a record of every call that I make, every text that I send, and my current location. In order for me to use the mapping technology in my phone, my phone has to know exactly where I am.

Every email I've ever sent is recorded someplace.

Every time I swipe my credit card, the purchase amount, location and item is recorded.

Every time I swipe my ID badge in or out of my office building, I create a record.

When I drive onto or off of a toll road, my EZ Pass reader records that. I just read that EZ Pass is planning on fining drivers who drive too quickly through toll booth areas. The technology exists to allow them to fine drivers who drive too quickly on any toll road.

Every time I swipe my passport at a border, that is recorded. I've crossed borders about 150 times.

Every time I interact with healthcare providers, I create health records. Try obtaining life insurance, and you will discover how easy it is for someone else to retrieve information on every doctor you've visited, every prescription you've ordered, and every payment an insurance company made for you.

There is a very nice satellite photo of my home on Google Earth, and on ZIllow, too. I can even tell when the photo was taken, based on whether the swing set is still in the back yard, and where my grill is.

There are implantable chips, and they are inexpensive and easy to implant in people. Some people already have them (although not too many). My dog has one. My time might be coming soon- some companies and healthcare systems are starting to request them.

✦

Have you ever watched an action/adventure movie, where the good guy is trying to hide from the bad guys? The "hiding" thing happens in the Bourne trilogy, and the Mission Impossible series, and Bond movies.

It isn't so easy to hide in this time of technology.

In the movies I mentioned above, the good guy tries to go "off the grid". In order to do that, he has to turn off his phone, use a stolen car (without any satellite technology installed), avoid using credit cards, avoid using his passport, not go through a toll booth, and avoid cameras.

That is difficult to do.

Usually in 10 minutes of “movie time”, the star is located. If the movie has a big budget, he is located by satellite, and the bad guys start tracking him down, leading up to an action-packed finish.

In the most recent Bourne movie, the star had to carve an implantable chip out of his arm, in order to avoid the bad guys who were tracking him down. That looked painful.

As you can tell, I watch a lot of bad movies on airplanes.

✦

It’s not just the good guys who try to hide. The bad guys try to hide, too.

Recently, a police officer was killed near here, and the alleged killer tried to go “off the grid”. He had some survivalist training, and he lasted about two months in the woods before he was located.

It’s difficult to hide anymore.

Just ask Osama bin Laden.

✦

Random Thoughts Part XXVII

MARCH 6, 2015

Bill Lyon of the Philadelphia Inquirer used to write columns with the theme “Random Thoughts and Second Thoughts”. With apologies to Bill Lyon, this essay is like that- a collage of miscellaneous thoughts.

✦

Was Vincent van Gogh a successful painter? Of course. He painted over 900 paintings, and drew 1100 sketches and drawings. One painting (A portrait of Dr. Gauchet) sold for $82 million dollars in 1990. Van Gogh paintings are treasured the world over.

But Vincent van Gogh never experienced public recognition as an artist. Supposedly, he only sold one painting in his lifetime. (There are some disputes about this, but he never made a living from his art work). He spent much of the last two years of his life in an asylum, where he painted some of his most famous paintings. In 1890, he committed suicide. He died unknown.

✦

Was Emily Dickinson a successful poet? Of course. She is one of the most acclaimed poets. She wrote almost 1800 poems in her lifetime.

And published only a handful, most of them anonymously.

Emily Dickinson never experienced public recognition as a poet. She died unknown.

✦

Can you imagine pursuing your dream for your entire life, without any acclaim at all? Can you imagine writing, or painting, or poeting (I just made that word up), without any feedback at all?

✦

✦

Do young people wear wristwatches anymore? Why not?

Neither of my daughters own a watch.

I understand that smartphones have clocks on them. But still....

✦

This weekend is “clock change” weekend. Don’t forget to change your clocks at 2am Sunday morning. (Don’t forget to change your smoke detector and carbon monoxide detector batteries at the same time.)

How many clocks do you have to change?

I have to change 14. You probably do, too, and don’t even notice it. We have three cars, three ovens/microwaves, 3 watches (I have two and Theresa has one), one hanging wall clock, 1 thermostat, and three alarm clocks. That doesn’t count all of the devices that I gave up on changing a long time ago (DVRs, DVD players, etc.)

✦

How many passwords do you have?

I have 22 user id/password combinations at work, and another 38 at home. 60 in total, but there really are more than that, I just stopped writing down the ones I don’t care about.

One of the ironies of passwords, is that we are instructed to make them very complicated, so that they can't be hacked. For example, we are supposed to use a combination of upper and lower case letters, letters and numbers, special symbols, and non-meaningful letter combinations.

Very good advice.

But now hackers can steal our passwords directly off of a server. It doesn't matter how clever I am with passwords, if a hacker can hack into a server and copy it.

How many letters have you received from companies, indicating that their super-secure systems were breached, and that you better change your password anytime in the next 10 minutes or so?

Wonderful.

✦

One last random thought, and this one is a doozy....

How many people die every day?

Seriously.

No one really knows, but here is my answer.

Suppose that there are 7 billion people on Earth (that number seems accurate, based on the traffic going into work this morning).

Now suppose that the average life expectancy is 70 years.

7 billion/70 years equals 100,000,000 people a year.

100,000,000 people a year, divided by 365 days in a year, equals 273,972 people dying every day.

That number might be wrong. Maybe there are 6 billion people on Earth, or 8 billion. And maybe the life expectancy is 60 years, or 80 years.

The point is...I'm not exactly sure what the point is, but this is what I think about when I am sitting in traffic on Route 1.

That is why I tell the people in my life that I love them every time I say goodbye. Because I don't know which day is the day I get called up to the big leagues.

Now before you think I am getting grim, I'm not. My plan is to be here for another 40 years. 93 years old. And I am willing to discuss contract extensions after that, if there is a need.

But you never know when your time is up. Tell the people you love that you love them.

It can't hurt.

Hal

The Widow Maker

MARCH 10, 2015

Wednesday, August 20, 2014. A beautiful day in the Cyclades, an island chain southeast of Greece, in the Aegean Sea. My family and I were on day 8 of a 9-day vacation.

We were on Kamari Beach, a black-sand beach, on the island of Santorini. It is one of the most beautiful places in the world.

It is 10 o'clock in the morning. We are sitting under palm-covered umbrellas on this beautiful beach. The girls are drinking iced pomegranate juice, brought by a beach waiter.

A beach waiter. Life is really good. There is not a cloud in the sky.

✦

I decided to take a dip in the water. The water is crystal clear. I can see fish swimming right up to the waters' edge. I put one foot in the water, and...

Chest pain.

Bad chest pain.

What went through my brain next was "Is this a heart attack? Am I having a heart attack on the beach?"

Then I caught my breath, walked back to my chair, and didn't tell anyone until we got home on Friday.

✦

On Friday, (two days later), while walking our dog, I told Theresa about the chest pain. I didn't try to minimize it. In fact, I had been having more symptoms. Skipped beats, little bits of pain. I tried to exercise, and my workouts were terrible.

✦

To make a long story short, the next few days looked like family physician>cardiologist call>evaluation>EKG> scheduled for a cardiac catheterization.

On September 11, 2014, I went to the hospital for my cardiac catheterization.

✦

I won't bore you with all of the details of the catheterization.

I had two blockages in my left anterior descending artery. One blockage was 50%, and another was 60%. Each blockage, by itself, would not have been so bad. But because there were two blockages close together, blood flow was affected.

✦

The left anterior descending artery (the "LAD") provides blood and oxygen supply to the ventricles. The ventricles are the pumps that supply blood to the rest of the body. Without a left anterior descending artery, the ventricles shut down, and life stops.

During the catheterization, two stents were placed in my left anterior descending artery.

The left anterior descending artery has a nickname: "The Widow Maker". It has that nickname, because when it closes, the victim dies, and only the widow (or widower) survives.

My cardiologist hates that nickname.

✦

There should be a complaint department for situations like this. A window with a bell, where I can go and ring the bell and say "I want to file a complaint!!", like Monty Pythons "Complaint Department" sketch.

My complaint would be that it isn't fair that I have a heart condition, because I am a vegetarian, and I exercise at least 3 times a week, and my cholesterol was only 190, and wah wah wah, like a little baby. That's what I would say (except for the wah wah wah part).

Except that no one cares. I know this is true, because I've shared these complaints with several people, and nobody cares. At all. Not even a little bit. Even my dog rolls his eyes when I start complaining.

✦

This is as good a time as any for a random movie quote.

The movie quote of the day comes from "Shawshank Redemption". If you haven't seen it, go watch it.

In the movie, Andy Dufresne says to Red "get busy living, or get busy dying".

My morning in the cath lab reminded me....it's time for me to get busy living.

That is what this blog is about. It is one way for me to express that my life is worth living. Right now.

If it seems like I've been writing a lot, it's because I've got a lot to write about. And I experience a lot of joy writing this.

I hope you enjoy it. I do.

✦

And now for some unwanted advice.

If you have chest pain, any time, anywhere- ask for help. Don't be stupid. I have done stupid things all of my life, and not telling anyone about chest pain is in my Top 10 list of stupid things I've done. There is a reason the left anterior descending is called "the Widow Maker".

When people learn that I have two stents in my LAD, they tell me about other people that they know, who died of LAD blockages.

So if you have chest pain and you ask for help, and it turns out to be gas pains, blame me.

But if you have two blockages in your LAD- get it fixed.

Then listen to Andy Dufresne, and get busy living.

Good advice, Andy.

✦

Hal

My Pink Toilet

MARCH 24, 2015

I'm staying at a hotel 7000 miles from home. My hotel room has a toilet (that's good). The toilet has a seat warmer (in theory, not so bad). The seat warmer is set to "cook Hal's derrière" (that's bad). And I can't figure out how to turn off the derrière cooker.

So I decided to check the toilet instructions. See the photo below for the instructions.

"Never immerse the shower toilet or splash it with water". Not a problem for me- I gave up splashing toilets several years ago.

"Never disassemble or remodel the shower toilet". Again, not a problem, because I left my tools home. If they want to remodel the place themselves, go ahead.

"When the toilet seat is used by ...people who cannot adjust the temperature themselves, turn off the seat heater". This is where I have a problem with the instructions. I am the person using the toilet seat. I cannot adjust the heat. So how am I supposed to turn off the heater?!

"if the toilet seat is used for a long time without turning off the heater, there is a danger of low temperature burns".

It's going to be a long week....

Hal

Missing

MARCH 30, 2015

On my drive into work, there is a sign attached to a telephone pole that says “Missing Parrot”. The sign has a photo of the parrot. The sign is laminated, and has been stapled to this telephone pole for years. Sometimes I see the sign, and I wonder where the parrot went.

✦

On March 8, 2014, Malaysian Airlines 370 (MH370), a Boeing 777, took off from Kuala Lumpur. It never arrived in Beijing. Searchers have never located a trace of the airplane.

Where did MH370 go?

✦

In the past 4 months, I have read news stories about four people who went missing, three of them with local connections.

Just before Thanksgiving, a student from West Chester University went missing. His body was recovered several weeks later near the Schuykill River.

I used to work at a pharmacy with another pharmacist. His 22 year old son, a nurse in Pittsburgh, went missing during the Christmas holidays. Search parties were formed, but he has not been located.

A few weeks ago, an ESPN sportswriter reported his son to be missing. His son's car was parked near a lake. His son has not been located.

And most recently, a local 13 year old boy went missing for several days. Search parties were formed. His body was found last Monday. Tragically, he committed suicide.

✦

After the attacks of September 11, Bruce Springsteen wrote a song called "You're Missing". I listened to it this week.

✦

I work with a couple of local charities and non-profit organizations that try to help struggling people get back on their feet. Since November, I have been working with three different men. I knew their names, addresses, phone numbers, and their e-mail addresses. I was getting to know each of them. I listened to their hopes and dreams, their fears and their worries.

All three have disappeared. They moved, and don't respond to telephone calls, e-mail, or text messages.

Where did they go?

✦

When I went to school, the teacher used to do "roll call". Roll call was taking attendance. I didn't even see it sometimes. Because we had assigned seats, the teacher only had to look for empty seats, and knew immediately who was not there that day.

✦

When I was growing up, I sometimes went to public swimming pools. The lifeguards used “the buddy system”. Every child was assigned a “buddy”. I was supposed to stay close to my buddy, and if the lifeguard blew the whistle, my buddy and I were supposed to hold our hands together up high, to show the lifeguard that we were present and accounted for. Anyone without a buddy was supposed to make a lot of noise.

✦

I have a couple of relatives who are “estranged” from our extended family.

One left over 30 years ago, and has not been heard from since.

Where did they go? Why are they missing?

✦

✦

I ask a lot of questions.

I ask those questions to try to make sense of the world. I write this blog to help with that, too.

Sometimes things happen that make no sense to me at all. And no matter how many times I ask “why?”, I can’t find an answer that makes sense.

So I hug my wife and my girls and my dog, and I thank God my family is with me today.

All present and accounted for.

✦

Hal

My favorite Albums & Concerts

MARCH 30, 2015

My Top 15 Album List

The Beatles : Abbey Road

Pink Floyd : Dark Side of the Moon

The Rolling Stones: Sticky Fingers

The Who : Tommy

Led Zeppelin: Zofo (also known as “IV”)

Queen: A Night at the Opera

Lynyrd Skynyrd: One More From The Road

Fleetwood Mac: Rumours

The Eagles : Hotel California

Bruce Springsteen: Born to Run

Peter Frampton: Frampton Comes Alive

Eric Clapton: Slowhand

Dire Straits: Brothers In Arms

Grateful Dead: American Beauty

The Band: The Last Waltz

I have a few words of color commentary about these albums. One is that every album occurred midway through the artists’ career, or later. There are no albums on this list that were the first albums for the artists. In most cases, these albums were the 4, 5 or 6th album in their respective careers.

Another note is that I could easily have chosen the next (or the previous) album for many of these artists, without blinking an eye. I could have chosen The Who’s Quadrophenia, or Pink Floyd’s Wish You Were Here, or Bruce Springsteens Darkness on the Edge of Town. These artists all have multiple great albums that were recorded in the same time period.

Of the 15 albums, 10 are by British band (if you count Fleetwood Mac as British). The only U.S.-based artists on the list are the Eagles, Bruce Springsteen, Lynyrd Skynyrd, the Band and the Grateful Dead.

All were recorded in the time period of 1974-1978, except for the Beatles and the Stones.

I have seen every artist on this list in concert, except for the Beatles. In that case, I’ve seen Paul McCartney and Ringo Starr.

And now, for my top 10 Concert List (in chronological order)

Peter Frampton, Lynyrd Skynyrd, Dickie Betts & J.Geils Band: JFK Stadium June 11, 1977. My first concert. 100,000 people packed into JFK Stadium on a beautiful summery
Ian Hunter, Central Park West, July 11, 1980. Ian Hunter was the lead singer and force behind Mott the Hoople. This concert was so good, he later wrote a song about it.
Grateful Dead, Radio City Music Hall, October 25, 1980- The Grateful Dead did a run of shows at Radio City Music Hall in the fall of 1980. At each show, they performed 3 sets (one acoustic, and then two electric). I was lucky to get a ticket for this show, because tickets were hard to find.
Simon and Garfunkel, Central Park, September 19, 1981 - this was the reunion concert for Simon and Garfunkel, who had not toured together in over a decade. 500,000 people turned out for this. I was one of them.
Live Aid: JFK Stadium, July 13, 1985- this is the Granddaddy of them all. A concert full of reunions (Led Zeppelin, Crosby Still Nash & Young, Black Sabbath), superstars (Bob Dylan, Eric Clapton, members of the Rolling Stones), and a live worldwide TV audience. The best concert I ever attended.
David Crosby and Graham Nash, Valley Forge Music Fair, November 28, 1986- the smallest venue on the list. This is a personal favorite. David Crosby had just been released from a Texas prison, and had not played live in a few years. Newly sober, he was itching to play in front of an audience. On the morning of the show, Crosby and Nash appeared on a local radio station, and the DJ (Pierre Robert) asked them to play a song at the concert (Cowboy of Dreams). Crosby explained that they had never played it live, and it would take practice to do so. The DJ had guitars in the studio, and told them that they could practice the song on his radio show. They practiced in on the radio, and then played it live for the first time that night to a rapturous audience.
Human Rights Now! (Amnesty International): JFK Stadium September 19, 1988- this was another great show. Bruce Springsteen and the E Street Band, Peter Gabriel, Sting, Tracy Chapman and Ysou Ndour.
Grateful Dead, Oakland Coliseum, December 31, 1988- For fans of the Grateful Dead, a New Years show was the favorite show of the year. This was no exception. Clarence Clemons (of the E Street Band) joined the Dead onstage for several songs. At midnight, Bill Graham (the concert promoter) rode across the Coliseum on a giant ball. Fireworks and balloons dropped, and Theresa and I danced in the New Year to Sugar Magnolia. Find the video clip on YouTube.
Rolling Stones, Newark NJ, December 15, 2012. Bruce Springsteen, Lady Gaga, and others, joined the Rolling Stones in this reunion show. It was shown worldwide as a pay

per view event.
Grateful Dead, Chicago Illinois, July 3-5, 2015- if you're reading this far, you'll notice that this show hasn't happened yet. I'm going to the final shows of the Grateful Dead this summer. This one is a retirement party.
Honorable Mention- Grateful Dead, Red Rocks Colorado, June 12-14, 1984, and Greek Theatre, Berkeley California, June 14-16, 1985.

Unintended Consequences

MARCH 31, 2015

After the terrorist attacks of 9/11, cockpit doors were strengthened and locked. The intention was to keep the bad guys out of the cockpit.

Last week, a GermanWings pilot intentionally crashed his plane into a mountainside in France.

Who knew that one of the bad guys was going to be flying the plane?

Unintended consequences.

✦

Fifty years ago, NFL players played football without helmets, or with flimsy leather headgear. Over the years, helmet technology has improved, and now football players play with helmets that are designed to thoroughly protect the head. Yet there have never been so many head injuries in football. Why is that?

One of the unintended consequences of putting on helmets is that players now lead with their heads. On every play, offensive and defensive linemen smash each other in the heads. If you add up the number of head collisions that players experience in pee-wee football, high school football, college football, and then professional football, it's possible that some players experience 10,000 head collisions in their career.

Football has a concussion problem. It looks like a situation of unintended consequences.

✦

If you take any medication, read the package insert. Go past the pharmacology section, and the indications, and you'll find a section entitled "Adverse Reactions". You think of them as side effects.

They are unintended consequences.

No one ever takes a medication with the intent of experiencing a side effect. But it happens a lot. Check out the percentages of adverse reactions in a package insert.

✦

Unintended consequences happen in other areas too. Like in our personal lives. It is such a common theme that it is baked into our language. “I didn’t sign up for this”. It means that we have unintended consequences in our relationships, and from our behavior.

I have a running conversation with several people around the theme of “I didn’t sign up for this”. What we mean, and what our conversations are about, are those unintended consequences of relationships- death, despair, sometimes divorce.

I wonder how often Theresa looks at me and thinks “I didn’t sign up for this”?

✦

Have you ever seen a TV commercial where two young people enter an elevator, experience an immediate attraction to each other, and then they have a “flash forward” experience where they see the next 50 years of their lives together?

They always leave the elevator quickly, without speaking to each other again.

✦

We have another sentence in our language- “be careful what you ask for, because you just might get it”. That’s another aspect of unintended consequences. I want something, and at the same time, I don’t realize that it isn’t good for me.

✦

I spend a lot of time thinking about predictions. My work involves making predictions. So does my life. Yours life does too.

Where will you work? How much money do you need for retirement? How long will you live? Where will you live? What will your future look like?

There is a good book about making predictions, called “The Signal and the Noise”, by Nate Silver. It is about making predictions in areas like financial markets, mortgage markets, weather forecasting, baseball statistics and earthquakes.

One of the things he says is that it helps to have a lot of historic data if you're making predictions. He notes that it is easier to predict baseball outcomes, because there are thousands of records of baseball games, and lots of statistics. It isn't so easy to predict earthquakes, because there aren't that many of them.

How do I predict human relationships, when I haven't had many of them?

✦

By the way, not all unintended consequences are bad. I asked a lovely young lady for her phone number at a party in 1985. I had no intention of marrying her. I just wanted her phone number.

But I'm glad I asked her. It's working out well so far.

Hal

My Life List, so far

APRIL 2, 2015

In my first post ("Is This Thing On?"), I noted that I have a Life List. A colleague suggested that I create one, back in 1998. Later, a movie was released called The Bucket List, so people now call them Bucket Lists.

My colleague promised me that if I took the time to create a Life List, that I would become clear about what I wanted to do, and that the list would help me accomplish those things.

She was right.

✦

My Life List has two sections: "To Do", and "Experienced/Accomplished".

The "To Do" is now mainly travel. That's what happens when you marry someone who loves to travel as much as Theresa loves to travel.

Recently she added something to my life list (are you allowed to add something to someone else's life list?). That item was "Tahiti". She has always wanted to stay in one of those cabanas that sits over the water. One that looks like this:

I suppose if I have to do that, I will. But only because she wants to. I promise I won't enjoy it. :-) And no more adding items to my Life List!

✦

I have a couple of Life List items that I think I'm going to do soon. One is "see a concert outside the United States". I've always wanted to do this. I've seen a lot of concerts (you don't want to know how many....), but always in the U.S.

I'm travelling to Tokyo later in April, and a certain former Beatle is playing the Tokyo Dome April 23, 25 and 27. I'm trying to get a ticket for April 23. If I go, I will post photos and a concert review here.

✦

I have a few highlights I'd like to share Many are travel-related.

We took an airplane ride (a 60+ year old plane), and landed on a glacier in Alaska. So exciting.

✦

We've prayed at the Western Wall in Israel:

and hours later, walked the Stations of the Cross (the Via Dolorosa):

✦

We've walked the Great Wall in China:

and baked our toes on black sand beaches in Hawaii and Greece:

I've been to Asia 14 times, and Latin America 3 times. I've been to 15 countries in Europe (a total of approx. 50 times).

I've seen two kinds of bear, and many kinds of whales. Plus moose, and elk, buffalo and alligators, eagles and hawks.....

I've ridden in submarines and helicopters, high speed trains and hot air balloons, catamarans and antique planes.....

BUT I HAVE NOT SEEN THE EAGLES WIN A SUPER BOWL!!!!!

✦

Below are a few things I haven't done yet....but I will, sometime soon. Two of them are already scheduled:

To Do:

Travel to Africa (safari), Auschwitz, Antarctica, Australia, Russia, India, Yellowstone, Yosemite, Tahiti
Write a book (compile letters and essays)

Spend a month in Europe with Theresa-by train

Play with my grandchildren
Spend a month at the beach
Watch a rocket launch
Attend a Final Four, Masters, World Series, Indy 500, Fenway, Wrigley, Lambeau
Celebrate an Eagles Super Bowl victory
Re-learn the guitar
Drive a Porsche
Retire gracefully
See a tornado

See a concert outside the US -**scheduled**---(Paul McCartney, Tokyo Japan, April 23?)
See a farewell concert -**scheduled**- (Grateful Dead, July 3-5, Chicago Illinois)
Drive a car outside the US (Did Canada count?)

✦

And what follows is what I've been lucky enough to do so far....
Experienced/Accomplished
Travel:

United States: Pennsylvania, New Jersey, New York, Massachussetts, Connecticut, Vermont, NewHampshire, Maine, Maryland, Delaware,
Virginia, Washington DC, North Carolina, South Carolina, Georgia, Florida, Tennessee, Ohio, Indiana, Illinois, Missouri, Colorado, Wyoming , Utah, Nevada, California, Hawaii (4 times, 6 islands), Alaska (July 2013).

Foreign Travel:
Greece (8/2014)
Scotland (September 2012, June 2013, November 2014)
Israel (July 2012) and Palestine
Czech Republic (June 2012)
Belgium, Luxembourg, Amsterdam (March/April 2012)
Puerto Rico (8/2011)

Italy (7/2010)
England (20 times as of July 2009)
Sweden (4 times-Gothenburg and Stockholm)
Spain (Barcelona)
France (4 times)- 1990-ish, last time 12/27/2014-1/2/2015
Germany (4 times-Muenster x 2, Munich, Darmstadt)
Austria (for lunch!) and fly in for trip to Slovakia
China-2 (2004, 2011)
Slovakia (4 countries in one day-Slovakia, Austria, Switzerland and US)
Japan. - (11 times so far- 2000,2011, 2012 x 2, Jan 2013, July 2013, February 2014, July 2014, Oct 2014, Jan 2015, March 2015, and April and May 2015 planned
Singapore
Brazil (2)
Argentina
Bermuda (2)
Grand Cayman
Canada (6 times)
Switzerland (2) and Netherlands and Munich stopovers
Travel experiences:

Alaska-July 20-29, 2013, land on a glacier, see Mt McKinley (Denali), saw 4 grizzly bears, moose, caribou, black bear x2, orca whales, humpback whales

Walk the Great Wall with family (done twice Nov 2011!) LUGE the Great Wall
Pray at the Western Wall (July 2012), walk the via Dolorosa, see the Upper Room where Last Supper occurred....

See alligator (done 4/1/10), a whale, an elk, get attacked by iguana (done), moose and marmoset and elk (Rocky Mtn Natl Park June 2012). Saw camels in the desert (Israel July2012). Grizzly bears x4 and black bear x 2 in Alaska. Orca whales in Alaska.

See the Grand Canyon (done) and Niagara Falls (done) with Heather and Dylan
Visit Europe and Asia with Heather and Dylan (done)
Asia, Latin America, Europe

Ride a Helicopter, submarine , hot air balloon , luge ,camel and elephant

Go 120 mph in a car and 180 mph in a train

Ride the autobahn

Watch a Super Bowl in France and a World Cup in Japan
Greece (8/2014)

D Day beaches (Dec 29, 2014)

Experiences:

Earthquake- East Coast, August 23,2011. 5.9 on Richter scale. Tokyo, Japan. 5.6 February 11, 2014.

Music/Arts/Sports

Took Heather to see the Rolling Stones (Newark Dec15, 2012)

See Beaufort (Alan's band) 11/21/12
See Bruce Springsteen in NJ (Newark 2012) and Grateful Dead in California (1985, 1988 x 2) and Colorado (1984)

Attend Super Bowl (XXXIX, Jacksonville Florida. The Eagles were tied after 3 quarters).

No hitter (Roy Halladay, Phillies playoffs, Oct 6 2010)
Host a radio show (a "Head Set" on the Grateful Dead Sirius XM channel, Aug 2010)

Family:

catch my kids coming out

provide a eulogy, for my mom :-(

Go to USAV volleyball Nationals!! April 14, 2013

Girls ran the bases at Citizens Bank Park

Other:

Participate in surgery (30+ times, don't let anyone know)
Published several professional journal articles
Met a Holocaust survivor
Have a cardiac catheterization, and watch it happening (two blockages 50 & 60%) in left anterior descending, receive two drug eluting stents (Sept 11, 2014)
Donate blood (up to 9 gallons August 2014- 74 donations)
Walk an 18 mile walkathon with Heather (Out of the Darkness June 28, 2014)
Ride a bike 100 miles (charity ride from Valley Forge to Stone Harbor NJ)

Read the Harry Potter series (July-August 2014)

Make VP

Oxygen

APRIL 9, 2015

I read a few mountain-climbing books recently. Theresa recommended “Into Thin Air”, by Jon Krakauer. Then I read another two of his books, and two more by other authors.

All of the books focused on the challenges of the climb. Some of the challenges seemed obvious to me- the cold, the snow, the physicality of the climb. But one of the challenges was not obvious to me, and that was the lack of oxygen at the summit.

The books describe a place called “The Death Zone”- a place above 8000 meters (26,247 feet), where oxygen is so scarce that life cannot exist for long without supplemental oxygen. There are 14 mountains in the world that are known as the “Eight Thousanders”. Expert mountain-climbers have an almost religious need to climb those 14 peaks.

What happens above 8000 meters is hard to describe for the authors of each of the books. How do you explain oxygen deprivation to someone who has never experienced it? What each book has in common is that the people on those summits exhibit a lack of human self-care. They act in a way that is contrary to “the will to live”.

In one case, Jon Krakauer describes a top-notch mountaineering guide, who is responsible for the lives of all of those around him. This guide had experience going to Everest (and other 8000 meter peaks) several times. So oxygen was a known issue for him. And yet, one time at the summit of Everest, this fellow became oxygen deprived. And he walked right off of the side of the mountain.

Mountain climbers have access to oxygen cannisters. They can purchase it, and if they have enough money, they can pay mountain guides to carry their oxygen up the mountain for them. For whatever reason, some of them are opposed to using oxygen in mountain climbing. Scuba divers aren’t opposed to using oxygen, but some mountain climbers are.

✦

I watched the movie “Gravity” a few months ago. Sandra Bullock and George Clooney starred in a movie about walking in space. At one point, all hell breaks loose (of course it does!), and oxygen becomes very important.

If you haven’t seen the movie, I won’t spoil it for you, other than to say that oxygen plays a very important part in the movie. I found myself gasping for air while watching it.

✦

As you recall from Biochemistry class (you were paying attention, weren’t you?), the respiration reaction is C6H12O6 + 6O2-->6H2O + 6 CO2 plus energy. In other words, one molecule of glucose and 6 molecules of oxygen are exchanged for 6 molecules of water, 6 molecules of carbon dioxide, and energy. We take sugar and inhaled oxygen, and convert it into energy. We exhale carbon dioxide and pee off the water.

I hope you were paying attention, because there is going to be a quiz on that at the end of this blog.

✦

When someone has a problem with breathing (asthma, emphysema, chronic obstructive pulmonary disease), physicians measure oxygen levels in the blood. The quickest/easiest way to do that is to attach a device called a pulse oximeter to the finger of the patient. It is a diagnostic test for oxygen levels.

✦

I want to connect some dots. This is about more than oxygen. What this is about are those things in our lives that are absolutely vital to us. Each one of us has things in our lives that are as important to us as oxygen is to a mountain climber.

Your list is different from mine. Your list may include family, friends, religion, spirituality, health, exercise, nutrition, prayer, meditation, hobbies, arts and leisure.

The point is that there are things-good and positive things-that keep me connected to all that is good in the world. My guess is that you have those things too.

How do you STAY connected to those things? Do you ever get disconnected from them? Why do people sometimes disconnect from them on purpose, and “walk off the mountain?”

Without getting into too many specifics- I know a few people who have walked off their personal mountains recently. People who were connected to other people, and things, that were good for them. And then they disconnected themselves. Or they got disconnected somehow.

Moviegoers were really shocked when one of the characters in Gravity disconnected his own oxygen supply. In my reading, I was shocked when one of the mountain guides walked off the mountain and effectively ended his life.

Why isn't it more shocking when people do that right in front of us, in our personal lives?

✦

The thing about this state of "connectedness", is that there isn't a diagnostic test for it. There is no pulse oximeter for those things that keep me connected to all that is good in the world. There is no readout that says "oh, I need to administer 5.5 liters of family time into my life today". There is no printout that I can look at and say "oh- my spirituality levels are low today."

For some reason, I only see it in the rear view mirror. Sometimes I think "I need a date with my sweetie", or "I need to spend some extra time with my girls" or "I need to take my dog for a walk.".

What is your oxygen? What keeps you connected? How do you measure it? What is your pulse oximeter?

Hal

TCA 14 Black

APRIL 14, 2015

TCA 14 Black played in the Regional Qualifying tournament yesterday at Spooky Nook, in Mannheim, Pa. My daughter, Dylan, is on the team.

For the non-volleyballers out there, the qualifying process is: the girls have two chances to qualify during the spring. Last weekend they attended one qualifying tournament in Maryland, and did not qualify. So my hopes were low on Sunday.

In order to qualify for the national tournament in New Orleans, the girls had to win 6 matches in a row. First they had to win three in the morning, in order to qualify for an 8-team playoff in the afternoon.

They did that. They won three in a row in the morning, and then two more in the afternoon, to set up a final match at 6pm.

✦

In the finals, Dylan's team this year (TCA) faced her team from last year (ECP). The girls all know each other. The parents all know each other. It means a lot to everyone involved.

TCA took the first set 25-23. And it was that close, like two prize fighters in a boxing match. It went back and forth, and was tied at 23.

In the second set, TCA fell behind 11-16, and I was afraid that they were going to go to a third set, and lose. I was pacing back and forth, and I was so nervous.

Then something happened.

✦

Sports are funny sometimes. Once in a while something happens that can't be predicted. Up until this point in the championship match, TCA had won only 44% of the points. They had won the first set, but they were down 5 points in the second set, and things didn't look good.

Then the momentum changed.

Remember that I just noted that TCA had scored 44% of the points in the match? Out of nowhere, they started a run, and won 94% of the remaining points.

Madison started to serve, and the next 10 minutes are like a fuzzy dream for me. Like in slow motion, TCA went on a 13 point run.

How does a team only win 44% of the points for 45 minutes, and then win 94% of the points when it really matters?

At 24-17, (and a trip to New Orleans on the line), ECP served, TCA returned, ECP set and swung, TCA blocked....

You know the rest.

✦

✦

Here is a photo of the block by Aly, thanks to some great photographic work by Aly's mom.....

I have watched video of this point at least 10 times. Aly blocks the ball, and the ball falls to the court in slow motion. (At least it falls in slow motion in my mind). There is quiet in the air for a split second, everyone looks at each other, and.....and then everyone realizes that the girls have won a bid to the national tournament in New Orleans!

Take a look at the photo below. (Thank you Alyson!) It is a photo of Pure Joy.

Look at the walkway above the court, and you see several parents jumping in the air. Leo is jumping for joy on the left. (You got some real jumping skills there). Kevin has his arms raised on the right, and Eleanor and Kim are up there, and so are Theresa and Heather. (Apologies if I forgot anyone else!)

Girls are crying, parents are crying.

I am crying.

In case you haven't figured it out yet, this is a big deal. A Really Big Deal. A once in a lifetime opportunity.

✦

✦

None of the girls on this team are going to play professional volleyball. These girls are going to have rich and rewarding lives doing things other than volleyball.

But while they are playing volleyball, they are fun to watch. They play with abandon, and with joy, and with passion.

They treat each other with total respect. They are great people.

And the reason they have turned out to be that way is that they have great parents. The TCA parents have all been really kind to Theresa and I. Let me take this opportunity to thank them for that.

Our experience on the volleyball tour in years past has not always been filled with kindness and compassion, but this year it has been a great experience.

✦

In the photo above, behind the girls, look for Coach Scott, with his arms raised in the air in victory.

He brought out the very best that these girls had to offer this year.

He does it every day with grace, and he does it in a way that makes it look like a lot of fun, even though it is a lot of work.

A well deserved victory, Coach Scott. I salute you. You are a really good coach.

More importantly than that, you are a really good role model for these girls.

I've been meaning to tell you that.

✦

✦

In these parts, when the Ward family really celebrates, we do something called a "flying huggie". Flying huggies don't happen very often. There needs to be a really good reason for a flying huggie.

Flying huggies are dangerous, and involve a lot of risk. There is running, and jumping, and crashing of bodies. It should not be attempted by those who are not properly trained.

I've done flying huggies with Theresa a couple of times. After a promotion, or some really good family news. I've done them with Heather a couple of times. Once after a softball tournament, and once when her volleyball team won a bid to Nationals two years ago.

Dylan? I can't remember a flying huggie with Dylan.

Until Sunday.

Hal

Now I Have A Shower Toilet

APRIL 20, 2015

Once again I am in the land of The Pink Toilet. This time, I have a Shower Toilet. Not just any shower toilet- this is a complicated one.

✦

I don't have a problem reading and understanding instructions.

I can follow the instructions for the remote control:

I can follow the instructions for the coffee machine:

I even learned to follow the Pink Toilet instructions the last time I was here:

But this time is different. This time I don't have my usual Dangerous Pink Toilet.

This time I have a Shower Toilet.

You don't believe me? Look at this:

What does it say at the bottom left of the instructions? "SHOWER TOILET".

✦

There are many things in life that should not be combined.

Showers and toilets are two of those things.

So I read the instructions. I don't want to mess this up.

"The shower toilet with deodorizer will not spray any water until you are seated".

Well, I'm glad the shower toilet is going to wait to spray me with deodorizer until I'm seated. But what if I don't WANT to be sprayed with deodorizer?! WHY am I being sprayed with deodorizer?! They are making some assumptions about me that are not true.

And what is a shower toilet, anyway? It's not a bidet....there is a separate button for the bidet.

✦

Another part of the instructions states "Rinses your posterior with warm water".

What if I want my posterior sprayed with COLD water (not that I do...)? What if I want my anterior sprayed instead of my posterior? They make a lot of assumptions here about what I want sprayed.

✦

"Selects seat temperature".

Dont believe this! Last time the only choices for seat temperature were sautéed, flambeed, and barbecued.

✦

I think I might wait to use the toilet until I come home.

Five days from now.

HaL

Paul McCartney, Tokyo Dome, April 23, 2015

APRIL 23, 2015

I attended the Paul McCartney show tonight at the Tokyo Dome. A great evening of songs by McCartney, and hosting by the city of Tokyo.

This was a bucket list item for me- I've always wanted to see a concert outside of the U.S.
A few photos, and a setlist below:

This is the setlist from Osaka two nights ago (thanks to Setlists.fm for this) The show tonight was similar, and I will post it when I return home.

25 Beatles songs, 39 songs total, three solid hours of fun.....

Hal

Magical Mystery Tour
(The Beatles song)

Save Us

Can't Buy Me Love
(The Beatles song) (First time played live since 2009)

Jet
(Wings song)

Let Me Roll It
(Wings song) (with "Foxy Lady" by Jimi Hendrix snippet)

Paperback Writer
(The Beatles song)

My Valentine

Nineteen Hundred and Eighty-Five
(Wings song)

The Long and Winding Road
(The Beatles song)

Maybe I'm Amazed

I've Just Seen a Face
(The Beatles song)

We Can Work It Out
(The Beatles song)

Another Day

Hope for the Future
(live premiere)

And I Love Her
(The Beatles song)

Blackbird
(The Beatles song)

Here Today

New

Queenie Eye

Lady Madonna
(The Beatles song)

All Together Now
(The Beatles song)

Lovely Rita
(The Beatles song)

Eleanor Rigby
(The Beatles song)

Being for the Benefit of Mr. Kite!
(The Beatles song)

Something
(The Beatles song)

Ob-La-Di, Ob-La-Da
(The Beatles song)

Band on the Run
(Wings song)

Back in the U.S.S.R.
(The Beatles song)

Let It Be
(The Beatles song)

Live and Let Die

(Wings song)

Hey Jude
(The Beatles song)
Encore:

Day Tripper
(The Beatles song)

Hi, Hi, Hi
(Wings song)

I Saw Her Standing There
(The Beatles song)
Encore 2:

Yesterday
(The Beatles song)

Helter Skelter
(The Beatles song)

Golden Slumbers
(The Beatles song)

Carry That Weight
(The Beatles song)

The End
(The Beatles song)

483-4422

APRIL 28, 2015

Everything in the following story is completely true.

Except for the parts that I made up.

✦

My friend Rich was in law school in 1985. He won a mock jury competition in law school, and a party was in order. His plan was to invite everyone who participated in the mock jury to the party.

Including Theresa.

Theresa was one of the “jurors”. I was one of the “witnesses”.

Sometime around April 20, 1985, Rich had his party.

✦

Theresa looked fantastic at the party. (She still does, by the way).

I asked her for her phone number.

She handed me this little piece of paper.

483-4422.

This is back in the days before 10-digit phone numbers. 7 digits was all that I asked for. 7 digits was what I received.

483-4422.

✦

So the next part of the story is where I gather the courage to ask her out for a date. Part of the same conversation. She just gave me her telephone number, so a date is a slam dunk, right?

I asked her “Would you go out with me next Friday night?”.

I assumed her answer was going to be yes. Her eyes suggested “yes”. Her smile suggested “yes”.

But she said no!

“No? No?! Why not?”

“Because I have plans with my brother that night”.

✦

This is the part of the story where Future Heather, Future Dylan and Future Darwin are at risk. Their very lives are at stake. I have Theresa's phone number in hand, but I've just received a "NO" for the first date request.

What now?

I can hear Future Heather, Future Dylan and Future Darwin yelling from the sidelines- "ASK AGAIN YOU FOOL!!"

So I asked her "how about the following Saturday night?"

And she said yes!

✦

When I now ask Theresa about that date request, I ask her "what would have happened if I didn't ask you to go out the following weekend"? Her answer always is "it would have been your loss!"

Ouch.

✦

Our first date was May 4, 1985. The 30th anniversary of that first date is next week, as I write this.

That date was an epic one. After an unsuccessful visit to Death Disco, we had a lovely time at a cafe on South Street, some very sharp cheese, and a goodnight kiss with fireworks.

I didn't know they had fireworks in Manayunk.

✦

I won't spoil the rest of the movie for you, but there was a second date, and a third, and many more to follow.

On May 1, 1993, I married my best friend.

I'm glad she gave me her telephone number.

Happy Anniversary, Theresa.

Hal

Fried Dumplings

MAY 5, 2015

I have a Pleasure Center in my brain. I don't know what that part of the brain is called, but I know where it is. It is midpoint between my ears.

This isn't the place where deep thought happens. This is the Cave Man Center.

✦

If you want to find out what a stimulates a young man, ask him about his bachelor party. You find out a lot about someone from their bachelor party. That is where the Cave Man happens.

I apologize for what I'm about to share with you, and I realize that it is in really poor taste. But I need to tell you the whole truth. I need to tell you about my Cave Man.

My bachelor party was at my favorite Chinese restaurant.

✦

My friends asked me what I wanted to do for my bachelor party, and I started telling them about this place that makes the best fried dumplings in the world. 108 North 10th Street, if you must know. And I told them that if they really wanted to celebrate my upcoming nuptials, that fried dumplings had to be part of the party.

We arrived at my Favorite Chinese Restaurant, and we explained our plan.

We wanted to order fried dumplings.

We wanted the restaurant to prepare them.

We wanted to eat them.

A lot of them.

Rinse, lather, repeat.

The restaurant staff seemed kind of surprised.

We started with an order of 10 plates of fried dumplings.

When they arrived, we didn't wait. We ordered 10 more. "Keep them coming", we said.

They seemed kind of surprised. Stunned, actually.

I guess no one ever ordered 20 plates of fried dumplings before.

We didn't stop there, either. We kept ordering, and we kept eating.

I have a vague memory of people coming out of the kitchen to stare at us.

✦

I guess I shouldn't be surprised that sometimes bad stuff happens when I act like a Cave Man.

Last year I found myself lying on my back, with my cardiologist staring at a picture of my heart on a TV screen.

"Hmmmm", he said.

He muttered something about my blockages looking like fried dumplings.

✦

I'm a vegetarian now. "Struggling vegetarian" is more like it. I struggle with it, because I get almost no pleasure out of eating vegetables.

I don't get the Pavlovian drooling response from the thought of a plate of broccoli. I just don't.

What did Pavlov use when he wanted to create a drooling response from his dogs?

Meat.

✦

When I was young (or as one of my cousins says, "back in the olden days"), we were taught the senses of taste. There were 4 tastes- Sweet, Sour, Bitter and Salty.

A few years ago, they added Umami, which is a savory/meaty taste.

And just this year, they added a sixth taste: Fatty.

Anyone who didn't know that we are wired to respond to meat and fat hasn't been to a Chinese restaurant with me.

✦

My wife used to have a dog named Jester. Read about her in my blog called (you guessed it) "Jester".

Jester was not a rocket scientist. Jester used to chew on her own tail, and she would keep chewing until she bled. Her family would yell at her: “Jester, stop chewing on your tail!”

I understood Jester. She would do things that were bad for her, and she couldn’t help herself.

Neither can I.

✦

This is where the people who love me say things like “everything in moderation, Hal”.

It isn’t possible for me to order fried dumplings in moderation. That is an itch that I have to scratch until I’m done scratching. When I’m done scratching, I’m bleeding.

✦

One of the reasons that I write this is that I am not alone in this.

I have coffee sometimes with the Fried Dumpling Crowd. We talk.

Sometimes we talk about Fried Dumplings, and how the Eagles are doing.

But sometimes we talk about Deeper Stuff. Stuff like chewing our own tails, and why we chew our tails until we bleed.

And the truth is.....we don’t know. We can’t seem to help ourselves.

And each one of us chews our own tail in a different self-destructive way.

I can see them chewing their tails. They can see me chewing my tail.

But sometimes we can’t see ourselves chewing our own tails until our tails are bleeding.

✦

I’m not unique in this. I think that this is part of the human condition.

Scott Peck devoted the first 1/4 of his book “The Road Less Traveled” to the topic of Discipline. Discipline is when I do things that I don’t want to do, or I don’t do things that I do want to do (that aren’t good for me). Exerting discipline is good for me.

It is obvious why we would do things that are good for us. Those things are in our own best interests.

But why do we do things that are not good for us? And why do we avoid doing things that are good for us?

Why do we do things that are not in our own best interests?

Why do we chew on our own tails?

Soft Shoulders

MAY 7, 2015

So there we were, Theresa and I, driving through the Painted Desert, sometime in 1992. Pre-Heather and Dylan. Pre-Darwin. Free to roam the planet.

The Painted Desert is a pretty part of Arizona. It looks something like this:

If you're reading this, you should think to yourself "that looks sandy". That fact will be important in about 3 paragraphs.

It is a fact that escapes me to this day.

✦

At this point, you need to know about an obscure type of mathematics, called Pee Pee Math.

Pee Pee Math is a complex calculation that involves the size of a cup of coffee, the size of your bladder, and the amount of time that you can hold that coffee in that bladder before you wet your pants.

Pee Pee Math is another idea that escapes me to this day.

But just for example, pretend that a young man named Hal drinks a 20 ounce cup of coffee before he heads out into the desert. Pretend that he has a 10 ounce bladder. How long will it take before a bathroom stop is needed? The math looks like this:

(20 ounces coffee)-(10 ounces of bladder)=Big Pee Pee Trouble in the desert

✦

So there we still were, still driving through the Painted Desert. Pretty place.

Theresa is looking out the window at beautiful scenery. I'm looking out the window for a sign that looks like this:

I start driving faster. And faster and faster.

Until I cannot take it any longer.

We may not be in the middle of nowhere, but we are pretty close. No bathrooms in sight.

✦

For those of you who have never gone camping, allow me to introduce you to the Roadside Emergency Pee Pee Stop.

First pull over.

Then get out quickly.

Be discrete.

And pray that the local State Trooper is 100 miles up the road.

✦

So I pulled over.

I got out quickly.

As I did, I saw this sign:

“Nice decoration in the middle of nowhere”, I thought, and I took care of business.

I got back in the car, and started it up.

But the car didn’t move.

I hit the gas a couple of times, but we weren’t moving.

I got out of the car, and my rear axle was buried.

In sand.

No one told me that “Soft Shoulder” means “Quicksand”.

Mission Control, we have a problem.

✦

Theresa hopped into the driver seat, and I start to push.

We exchanged some words at this point. 4 letter words, 8 letter words, 12 letter words, one 18-letter word and one 24-letter word (text me if you need to know the words). Real relationship-builders, these words are.

We did discuss the fact that we were driving a rental car, and wondered what the rental car company would think if they saw their car slowly sinking into the Arizona desert.

And then it slowly dawned on us that we are now in trouble. Big trouble.

We are at least 50 miles away from civilization.

I start imagining us looking like this in about one week:

✦

Our choices at this point:

1) Invent cell phones (it is 1992, before cell phones).

2) Lift the rental car out of the sand by ourselves.

3) Pray

4) Die

✦

Northern Arizona University is a public university located in Flagstaff, Arizona.

It currently enrolls about 26,000 students.

According to Wikipedia, its mascot is Louie the Lumberjack.

It has many athletic teams.

One of them is a men's rugby team.

Thank God for the Northern Arizona University Men's Rugby Team.

✦

While Theresa and I were deciding whether to pray or die, three vanloads of Northern Arizona University rugby players were driving through the desert back towards Flagstaff.

They saw us by the side of the road, and they stopped.

I kid you not.

They emptied out of their vans, and I explained our situation.

They thought it was pretty funny.

Twelve of them surrounded our car (6 in front and 6 in back), lifted our rental car out of the sand, and moved it 6 feet to the left, above the road.

And dropped it on the road.

I've never been so happy to see a car bounce up and down in my life.

Before we could thank them, they climbed in their van and disappeared.

✦

There are a couple of postscipts to this story. These are the kind of endings that Disney would reject from a script, because no one would believe them. They are true.

Postscript 1: The next day, Theresa and I were walking through the lobby of our hotel in Flagstaff Arizona, about 50 miles away from the scene of the Pee Pee Disaster.

We weren't speaking to each other yet, but at least we were walking together.

One of the hotel workers, a big strong-looking young man, looked at us and said "Hey- you two- weren't you the two people that we rescued yesterday in the desert?!"

One of the hotel employees happened to be a Northern Arizona University rugby player.

We offered to pay him. We tried to thank him.

He asked us to stop and help someone else sometime.

✦

Postscript 2: Two months later, Theresa and I were returning to our hotel in Grand Cayman. A lovely place.

A lovely place with sandy soft shoulder roads.

One night, about one block from our hotel, a local man was stranded by the side of the road. His car tires were buried in the sand.

We stopped to help.

Thank you, Northern Arizona University.

Thank you, Louie the Lumberjack.

Hal

I Have A Troll

MAY 12, 2015

I've been writing this blog for about 4 months now. I've written about 40 essays, in preparation for writing a book. I've received a lot of great feedback, thousands of page views, and I've had a blast doing it.

I think I have achieved a new level of success. I now have an Internet Troll.

For those of you who don't know, internet trolls are people who hate. They don't contribute anything. They react to what others have done, and they always react negatively.

They are haters.

I don't know this insect. For whatever reason, he continues to read my blog. I understand that. Some of what I've written is good. Some of it stinks.

All of it is better than anything he's done.

He has nothing nice to say. So I've cut him off. You won't see what he has to say, and neither will I.

✦

I shared with all of you when I started this blog that I would leave the comments section open, as long as the feedback was civil. It's not civil anymore, so I closed the comment section. Thank the troll for that.

The rest of you still know how to reach me. You can find me at the coffee machine at work, by email, telephone or Facebook. The only one who doesn't get to reach me anymore is the troll.

✦

So troll, if you're reading this far, stop playing your X-box for a minute. I have a message for you.

I won't dignify you by name. You chose to be a troll, so I will call you troll.

As I'm rolling up my driveway tonight, past this....

Looking at this,

And I sit down on my back patio looking at this...

Know that I can't hear you anymore.

Hal

Top 10 Things I Have In Common With Darwin

MAY 15, 2015

In honor of David Letterman's retirement next week, attached is a Top 10 List-

The Top 10 Things I Have In Common With Darwin:

We are both grey
We both come from the mean streets of Northeast Philadelphia
We are both crazy about Theresa, Heather and Dylan
We both snore
We both make funny faces if you put peanut butter on the roofs of our mouths
We both think we may be done making little Schnoodles
Neither one of us is afraid of the neighborhood fox
Neither one of us can see without glasses
Our eyebrows get crazy if you don't groom us at least once a month
Both of us get in trouble when we pee on the next door neighbor's mailbox

Having It All

MAY 15, 2015

I compare myself to other people sometimes. Most of the time, really. I usually compare myself with people who I think have it all. By "have it all", I mean people who have a mansion, fancy sports cars, private planes, and country club memberships.

On some level, I still think that all of that stuff makes people happy. I'm convinced that if you have tens of millions of dollars, (or if you appear to), that you must be happy. You can't possibly have any problems if you are wealthy.

✦

One of my friends calls this “comparing my insides with other peoples’ outsides”. I know exactly what he means.

✦

The thing is, that some of the people who I think “have it all” don’t have it all. This weekend, I was in the car with my family, and a local family came up in conversation. This family has it all. Mansion, vacation homes, etc. They have it all.

Except that they don’t. They never did.

It turns out that the parents broke up a few years ago, and no one bothered to tell me. While I was busy thinking that they had it all, they didn’t really have it all.

Why didn’t anyone tell me? I need to know these things.

✦

I just finished reading the autobiography of Don Felder. A colleague shared it with me.

Don Felder was the lead guitar player in the Eagles. He wrote the song “Hotel California”. From the outside, he appeared to have it all. Private planes, sports cars, millions of dollars, and fame.

But most of the time, what he described was a sense of wanting to be the #1 guy in the band. He was probably making $20 million a year, and playing onstage in front of tens of thousands of people, but what he experienced was jealousy, because he wasn’t the focus of attention every night.

So he quit the band.

The band did not miss a beat without him.

✦

My wife and children tell me that other people think that we have it all.

Ridiculous, I think. How could they? Don’t they know that I can’t even operate a can opener?

The people who think that we have it all might be right. I am married to my best friend. I am the father of two terrific young women. We have meaningful work, and meaningful education. We have time for each other, and for recreation and spirit.

My family reminds me that we haven't missed any meals in a while. That our drinking water is clean. That we are safe and sound. We are healthy, give or take a stent or two. We love each other, and we try to spread the love around. To each other, to our little Schnoodle buddy, our neighborhood and our larger community.

My girls have been to more countries already than most adults will ever get to. They've been to places that Presidents couldn't go to in 1970.

✦

And yet.....sometimes I don't feel like we have it all. I realize that the only people I compare myself to, are those who have a lot more financial stuff than I do. I rarely look around and see how good we have it.

I do some of the "comparing thing" as motivation. I think that if I get too satisfied, then I will get lazy and take my foot off the gas. And I like keeping my foot on the gas. On some level, I like reaching for the carrot on the end of the stick.

Several times, I've grabbed the carrot. It was fun for a few minutes. But I put it back every time. For me, having the carrot isn't as much fun as reaching for it.

✦

It looks like there are extremes of "having it all". One extreme is the frustration that causes someone to want more, and to quit the band. On the other extreme is total stasis, where someone can be paralyzed by sloth.

Somewhere in between is where I want to be.

Hal

Homeward Bound

MAY 27, 2015

Great stories have a beginning, a middle and an end. They have a climactic finish, with a lesson. There are teachable moments, and memorable points.

This isn't one of those stories. This is not a story that starts with "Once Upon A Time", and ends with "and they lived happily ever after".

But it is a story worth telling.

✦

I was in State College this weekend . I saw a couple of homeless people there. I didn't expect to see homelessness at Penn State. I don't know why, but I didn't.

This started a dialogue with my daughter about the first homeless person that I ever saw. It was in 1979, and I had just started college. There was a homeless man on Penn's campus, who was well-known to the people who lived nearby. They called him "Vent Man".

Not a very compassionate name.

✦

I have no idea how many homeless people there are. Wikipedia says there are approximately 650,000 homeless people in the U.S. Whatever the number, it's too many.

One of my friends recently told me a story about a local family, in his school system. The boy in this family had fleas. A social worker investigated, and learned that the family was living in a tent in the woods.

I hear some people say that homeless people choose to be that way. Half of the homeless are children. I don't believe that any of those children want to be homeless.

✦

There are probably as many causes of homelessness as any other social ailment. Some of the causes include lack of affordable housing, unemployment, mental illness (and de-institutionalization in the 1970s-1980s), substance abuse, PTSD...and that's just a short list.

If you're interested, there is a fascinating book about homelessness, called "Stuart: A Life Backwards". The book is written in reverse chronological order, from the end of Stuart's life, backwards to the beginning. I won't ruin the end (or the beginning)- but it is a book worth a few hours of your time.

One of the things the book highlights is that homelessness is like a Gordian Knot- a complex problem that does not bend to simple solutions.

I try to help, where I can. Not just dropping money in a coffee cup, although I do that sometimes. I try to help individuals in my community with jobs, and transportation, when I can. "Give a man a fish, you feed him for a day. Teach a man to fish, you feed him for a lifetime".

But it doesn't seem to be enough.

✦

The good news in our society is that we have a lot of freedom. I love that freedom. I love the obvious freedoms- freedom of speech, and press, and religion, and expression. I also love that we have the freedom to succeed. As individuals and as groups, we can achieve great things. The mix of often results in great success and great joy.

The bad news is the same as the good news- that we have a lot of freedom. We have the freedom to fail. If the doesn't work out, or it isn't available, then some of us fall on really hard times. Unimaginable times. While great success is possible, great failure is also possible. And the result is that some people experience really hard times.

I see some of those hard times.

I have not learned to tune it out. I see it, I feel it, and I want to do something about it.

✦

Bruce Springsteen sang a song on his most recent album called "We Take Care of Our Own". The song was meant to be ironic. What he was highlighting is that we don't take care of our own.

We have become a society of "Haves" and "Have Nots". I'm a Have. I recognize that, and I'm grateful for that. But that doesn't mean that someone who has less than I do means less than I do.

I've had difficult times in my life. I don't know anyone who hasn't had difficult times in their life. When I had difficult times, people didn't give up on me, just because my life was difficult. My friends and family didn't ignore me or throw me away when my life was difficult.

People are not disposable.

Hal

Weeding

JUNE 1, 2015

I spent some time this weekend weeding. Theresa and I filled two 55 gallon bags with weeds. There must have been at least 100 pounds of plant material there.

I won't say that the weeds were tall, but we found a wildebeest hiding in them.

I don't enjoy weeding. But I know that I have to (or I have to pay someone to do it) so that the weeds don't kill everything else. Weeding is one of those chores that has to be done, like having the oil changed in the car. These chores aren't fun, but they are worth doing in the long term.

When we're done, it looks like this:

✦

I'm always surprised at the heartiness of weeds. They can withstand almost any condition. I find weeds growing out of cracks in cement sometimes. I wonder how (and why) a life form evolves like that. (This is what Biology majors think about when they weed. I guess Mathematics majors think about how many weeds there are).

The flower beds look good right now. That will last about two weeks. Then the weeds will come back.

But I'm going to enjoy our weed-free status while it lasts.

✦

My life needs weeding sometimes, too. Every few months, I need to go through my life (my physical life, and my spiritual life) and weed.

The physical weeding is easy. I drop stuff in a desk drawer when I don't want to deal with it. Every few weeks, that drawer fills up, and then I have to deal with it.

My spiritual life needs weeding too, except that it isn't so obvious when the drawer "fills up". A good rule of thumb is that if I'm thinking about bolting a grenade launcher on my car in order to deal with rush-hour traffic, then my spiritual life needs some attention. Then I know it's time to get together with family and friends, and deal with my spiritual weeds.

Hal

Jet Lag

JUNE 5, 2015

At the beginning of the movie “Lost In Translation”, there is a scene with Bill Murray sitting on the edge of his bed, in the middle of the night. He is in his bathrobe, wearing hotel slippers. You can see Tokyo in the background.

The movie scene represents jet lag.

✦

Right now I am going to Tokyo about once a month. So I have a lot of experience with jet lag. For those who have never done it, the flight is about 14 1/2 hours from the east coast to Tokyo, and then about 13 hours back (because of the tail wind on the way back). Depending on the time of the year, Tokyo is either 13 or 14 hours ahead of east coast time. So if it is 9am here, it is 10pm or 11pm in Tokyo.

What still confuses me is that the flights cross the International Date Line. I hope I never have to answer a test question explaining what the International Date Line is. What I do know is that if I leave on a Saturday morning from the east coast, I arrive in Tokyo on a Sunday afternoon. And if I leave Tokyo at 9am Friday morning (are you ready for this?) I arrive on the east coast at 8am Friday morning. In other words, I arrive on the east coast before I left Tokyo, even though I’ve spent 13 hours in the air.

Ever hear the expression “the longest day of my life”? On a flight from Tokyo to the east coast, you have a 37 hour day. That is the longest day of my life. And I’ve done it 15 times so far.

✦

When I go to bed in Tokyo, I am absolutely exhausted. I feel like I’m going to sleep for 18 hours. Yet I wake up 4 hours after I go to sleep. If my colleagues are travelling with me, I know that they are awake, too. All that I need to do is to check e-mail, and I can see that my colleagues are also all awake.

If I want an easy laugh, I wait until another westerner gets on an elevator in a hotel in Tokyo. I look at them and ask “sleep ok?”

No one ever does.

✦

People who have never done the trip ask me “have you ever tried melatonin?”

You can eat a Valium the size of a deep dish pizza and still not sleep through the night. I don't know why, but it's true. When my hypothalamus says "WAKE UP!!", I wake up.

✦

Conventional wisdom is that it takes 1 day to adjust for every 1 time zone that you change. Going to Tokyo involves changing 13 time zones on the way, and then 13 time zones on the way back. I would have to take two weeks to adjust, in each direction, every time I go.

My family doesn't give me two weeks to adjust anymore. I get one nap when I get back, and then I'm not allowed to complain anymore.

I think they've had enough of jet lag.

Hal

School Loans

JUNE 16, 2015

There is a growing school loan problem in the United States. College students have an ever-increasing amount of school loans. More students are defaulting on those loans.

Last week, someone wrote an article in the New York Times, describing how to default on school loans.

✦

I believe in the American Dream. I believe that with hard work, and opportunity, and a lot of luck, people can improve their fortunes in life.

One of the ways to improve those fortunes (I believe) is with a great education.

✦

I recognize that a great education is getting more expensive every year. It is possible to spend at least $250,000 on a 4 year private undergraduate education now. And very few people have $250,000 sitting around ready to pay for that.

I understand that the only way that some students are going to have access to a college education is with school loans.

✦

The problem is, that there are several problems.

One is that the cost of that college education is going up unchecked. There isn't any pressure on colleges and universities to price their offerings competitively.

Another problem is that many students never finish college. If they borrow money to go to college, and they don't finish, they are going to have a really difficult time paying back loans.

Another problem is that the cost isn't really obvious at the beginning of college. The cost of tuition changes from year to year, and so does the amount of financial aid offered. So a student who pays $10,000 in his/her freshman year might have to pay $25,000 in his/her sophomore year, because of a change in financial aid received. People borrow money for education, without really understanding how difficult it will be to pay that money back.

My fear is that we are nearing a crisis, similar to the mortgage mess we created about 7-8 years ago. People were borrowing money for home 10 years ago, without understanding what would happen if mortgage rates increased or housing values decreased.

✦

Something that really bothers me about college education is that every student in a college classroom pays a different amount to sit in that classroom. Some students are there on a scholastic scholarship, some on an athletic scholarship, and some have received grants. Others pay 1/2 or 3/4 of the total amount, and some pay full fare.

Why do different students pay different amounts for the same product? You would not accept paying a different price than everyone else at the supermarket, or for gasoline. Why is the cost of a college education negotiable?

It reminds me of the situation we face when we purchase an airline ticket. Some people on the plane pay full fare. Others purchase discount tickets. Other people fly for free, because of frequent flier programs.

That kind of a "variable price" situation makes me question the true value of a sea t on an airplane. If an airline is willing to give some of the seats away for free, how much are the other seats really worth?

I don't want to be the guy who pays the highest price for an airline ticket.

I also don't want to be the guy who pays the highest price for a college education.

We pay the same price at the gas pump. We pay the same price at the supermarket. Why should we pay different prices for a college education?

✦

I've read that the consequences of defaulting on school loans is life-long. Declaring bankruptcy doesn't release people from the obligation to pay back school loans, the same way it does for home or car loans.

So that red mark lasts forever. I don't know if there is an easy solution.

Some employers, and some states, offer programs that help workers pay back school loans over time, in exchange for work. In other words, if you work for certain local governments or companies, they will pay back your school loans, a little at a time.

There are military programs that offer free tuition in exchange for years of military service in return. Those programs are now very much in demand. I attended a program at the U.S. Naval Academy, where they explained that they received 14 applications for every offer that they provided.

Starbucks recently offered to pay for the college education for their workers, at the University of Phoenix. I've read that Starbucks doesn't ask for a payback for that tuition, either.

✦

If we want to educate young people (and I think we should) and if we want those young people to be able to be financially stable when they graduate (and I think we should), we need to develop creative ways to help them go to college, without hampering them for the rest of their lives.

Hal

The Last Waltz

JUNE 30, 2015

I am attending the Grateful Dead's final shows in Chicago. These concerts will be the their retirement shows, and they are entitled "Fare Thee Well", named after a lyric in their song "Brokedown Palace".

There aren't too many performers who retire this way.

✦

In the mid-1970s, the Band recorded a movie (filmed by Martin Scorcese), and an album, called “The Last Waltz”. It was a documentary of their retirement concert, held on Thanksgiving Day, 1976 at Winterland Arena in San Francisco.

In addition to the Band, it features guest appearances by Eric Clapton, Neil Young, Joni Mitchell, Dr. John, Bob Dylan, and many other stars of that time.

✦

Most musicians don’t have the opportunity to announce their retirement, and then record their retirement party. I can only think of a few artists (in addition to the Band) who have managed to do this:

The Beatles- filmed on the roof of their recording studio in London, January 30, 1969. John Lennon finished the 40+ minute performance by saying “I’d like to say thank you on behalf of the group and ourselves, and I hope we passed the audition.”

Led Zeppelin performed a benefit reunion show in 2007, which was released on DVD as “Celebration Day”. They were in fine form that night. I’ve watched the show several times. It’s a pity they won’t tour.

Pink Floyd reunited to play 4 songs together at the Live8 show in London on July 2, 2005. Watch it on YouTube if you can.

✦

There are a few big-time touring artists who will probably retire in the next 5 years or so. The Rolling Stones are on the road this summer on their Zip Code tour. U2 is playing New York City, Chicago and LA. The Eagles and Fleetwood Mac are on extended tours. I recently saw Paul McCartney in Tokyo and Philadelphia.

They will all eventually retire too.

✦

Which brings me to the Grateful Dead. They announced that they are reuniting for 5 shows this summer (2 in the Bay Area June 27-28, and the final three shows in Chicago, July 3-5).

Interesting coincidence- the shows are being filmed by Martin Scorcese.

Of course they won't be playing with Jerry Garcia, who died in 1995. Their "core four" of Bob Weir, Phil Lesh, Mickey Hart and Bill Kreutzmann will be joined by Trey Anastasio (Phish), Bruce Hornsby and Jeff Chimenti.

✦

It will be a bittersweet weekend. It will be sweet, because it will give me the opportunity to say thank you for many great memories over the years. It will be bitter because I used to love seeing them perform in their prime, and they aren't in their prime anymore.

Unfortunately, some of them aren't even alive anymore.

Which brings me to Jerry Garcia.

✦

I loved the guitar playing of Jerry Garcia. I still do.

I can listen to recordings of Jerry Garcia playing electric and acoustic, in a band or solo. I can listen to almost every year of his recordings, at least until near his death in 1995.

When Jerry Garcia died, the surviving members of the Grateful Dead were faced with a difficult choice. Should they continue playing with a different sound, continue playing with the same sound, or stop playing altogether?

What they did was a combination. Sometimes they formed bands that sounded like the Grateful Dead, and sometimes they formed bands that sounded different. In either case, I found myself thinking "something is missing".

Jerry Garcia's guitar playing, and his unique vocals, were missing.

✦

I know the Grateful Dead won't sound the same in Chicago as they used to.

That's ok.

I just want to wave goodbye, and say to them (as they used to sing), "thank you, for a real good time".

Hal

Face Time

JUNE 30, 2015

I started using video calling with my family when I travel. Skype and FaceTime are great options for this. I have noticed a big difference in impact, between video calls and voice calls. I feel better after I see my family. I don't feel so absent, even though I'm not there with them.

✦

I notice people and objects more if I see them a lot. I also notice things that are there, more than things that aren't there. Sometimes it takes a while for me to notice if something is missing.

Once in a while, I drive through my neighborhood, and I notice an empty lot. There is no house there anymore. Where did the house go? Was it ever there at all? How long has that house not been there? I notice homes that are being built, but I don't open lots.

I notice things that are there, more than things that aren't there. Maybe everyone does. There is an expression "the squeaky wheel gets the oil". We are wired to pay attention to things that are there, and things that call for our attention. I guess that is why babies cry. If they didn't cry, maybe we wouldn't pay enough attention to them.

We have an expression about absence, too- "if a tree falls in the forest and no one hears it, does it make a sound"?

✦

Our senses have been developed to notice things that are present, not things that are absent. We have senses of sight, smell, taste, touch and hearing. We see, smell, and taste things that are there. We don't easily notice the absence of taste, or silence, for example.

✦

This applies to people as well as to things. I notice people who are present, more than people who are absent. I think that is why schoolchildren have assigned seats. That makes it easier for the teachers to notice if someone isn't there.

I spoke with my daughter about this when she was choosing a college. I suggested that it would be better for her if she chose a place where it would be obvious whether she was there or not. In other words, small class size was important. No one notices if a few

students are absent if the class size is 200. But in a class of 10, every absence is noticed. Be seen, be noticed.

✦

I once had a colleague who took a promotion that involved moving overseas. She moved, and worked from a home office. She came back in 2 years, and noted that she felt “out of sight, out of mind”. She was doing important work overseas, but she wasn’t being seen, so she felt that her impact was decreased.

✦

Video calling used to seem like a technology only possible for the Jetsons. (If you don’t know who the Jetsons are, then you’re at least 20 years younger than I am).

Now the technology is free, and easy to use.

Thank you, FaceTime and Skype.

Hal

Concerts Then & Now

JULY 7, 2015

I’ve attended a lot of rock concerts. My first concert was on June 11, 1977 at JFK Stadium in Philadelphia, with 100,000 of my closest friends. I've been to several hundred rock concerts.

Concerts have changed a lot over the years.

Back in the day, concerts were announced on WMMR (93.3) or WYSP (94.1). I’d listen to John DeBella and Pierre Robert. Both are still broadcasting, by the way. Concert tickets were usually $5.50, $4.50 and $3.50, depending on the seat location.

In 1977, I purchased concert tickets at Ticketron. I did this by standing in line, in advance of the on-sale time, and I waited. I usually did this in a Wanamakers, or a Gimbels, or a Lit Brothers store. That’s where Ticketron’s were located. The Ticketron operator (hopefully) was savvy enough to pull a lot of tickets all at once, so that we (the people in line) received the best tickets.

If a concert sold out, I was usually out of luck. I didn’t want to go to a concert and deal with scalpers, so I missed a few that I really wanted to attend.

On the day of the concert, I'd drive up to the venue, and pay a couple of dollars for parking. I'd attend the concert, leave, and that was it. I'd tell my friends the next day about it, and I'd wear my concert tour T-shirt.

✦

Now I learn about concerts on the internet, months in advance. Tickets go onsale in waves, first to exclusive groups (fan club members, certain exclusive credit card holders, and VIPs). Tickets then go onsale to the general public.

Tickets are at least $100, and may cost as much as $1000 for some "concert experiences", where you can meet the band, get some souvenirs, and sit in a great location. Tickets then become available on other websites, like StubHub. While concerts still sell out, if I want to go to a concert, it is always possible to go, if I'm willing to pay the price.

I can pre-pay for parking at some venues (although Philadelphia doesn't have this yet).

I usually know what the band will play, because I can follow the tour set lists on Setlist.fm. Try it sometime, I like the website a lot. If there is a band that you like, their setlists are probably posted there.

For some bands, I can purchase a copy of the concert (audio and/or video) in advance of the show, and take it home with me as a souvenir.

And if I'm interested, I can watch video of other shows the band has performed on YouTube, and (this is cool)there is a new app called Periscope. If the band is performing right now, someone may be broadcasting it live on their smartphone. Try Periscope- it's a cool concept that is just catching on.

Hal

R.S.V.P.

JULY 9, 2015

There have been articles published recently on the topic of "ghosting" in the N.Y. Times & Huffington Post. Ghosting is when someone stops responding, and pretends that you don't exist. They are pretending that you are invisible and that they can't see you. The articles describe how it happens in dating. Basically, if you're dating someone, and they stop responding to all communication from you, they are ghosting you.

Ghosting is happening in other places too.

I know someone who recently went through three rounds of interviews with a Fortune 500 company. They promised her a response by a certain date. Now they are not responding to her calls or e-mails.

I was scheduled to fly the friendly skies last week. My airline cancelled my flight less than 24 hours before takeoff. I had to drive 12 hours each way, because they could not place me on a flight in time. I sent a note to their customer service department, and asked for some compensation. I'm still waiting for a response. I'm not holding my breath.

We host parties at Chez Ward's, or a restaurant, once a century or so. When we do, we ask for replies, in the form of an R.S.V.P. "R.S.V.P." stands for "respondez s'il vouz plait", or "please respond". We know that people are busy, so we ask for e-mails, or texts, or calls, whatever is easiest. And yet, many people don't respond.

I know that I sound like an old fart when I say this, but when did it become ok for us to stop responding to each other? I realize that saying "no" to someone isn't easy, but we all deserve a human response to a human question. I understand that sometimes the answer is "no". I'd like to hear it, rather than trying to interpret silence.

Hal

An Attitude of Gratitude

JULY 16, 2015

On Sunday I was doing something I don't really enjoy very much (that would be weeding). I had some time to reflect while I was weeding, and I started thinking about "Doing Things I Don't Like To Do".

I guess everyone has things that they don't enjoy doing. For me, the list includes going to the dentist, weeding, food shopping, waiting in long lines and shoveling snow.

I started thinking about how other people do the things they don't want to do. Previously, I wrote about my role models. My role models don't complain much. They do things in a way that looks really attractive.

What makes them role models is not only WHAT they do. It is HOW they do what they do that makes them so attractive.

My role models all love to work. And I mean they LOVE to work. One of them has been caught singing at work several times. He sings at work because he loves what he does for a living. People walk by his office and notice how much fun he has at work.

My role models find the bright spot in places where I can't see the bright spot. One of my role models counsels me about my attitude regarding taxes. He says "Be grateful that you pay a lot of taxes. It means you make a lot of money. It also means that you support things that are important to you, like good schools, first responders, safe streets, etc."

My role models make other people feel better about themselves. I watch them at work, and at play, and they always look for the good in other people. I always feel better about myself after I spend time with them.

What these people all share is an Attitude of Gratitude. They are grateful for everything that they have.

How did they get that way?

Hal

My Musical Toilet

JULY 22, 2015

I have written in the past about using a heated toilet. And a shower toilet.

My derrière has been heated and cleaned by my toilets. I thought my life was complete.

Until now.

Now my toilet plays music. Look at the photo below.

I didn't know that my derrière needed entertainment, but I didn't think it needed heating, either.

Now my life is complete.

Hal

My Lonely Facebook Like

JULY 22, 2015

A few weeks ago, I posted the photo below on Facebook. I noted that the bus that I take to the airport leaves from the third floor.

My point was- that I have to go upstairs to catch my bus. Buses usually leave from the ground floor. I thought it was sort of weird that a bus departed from the third floor. (It really does leave from the third floor. There are elevated highways here).

That post received one Facebook like.

I didn't know that it was POSSIBLE to get only one like. In the history of Facebook, no other post ever met such silence. People post puppy photos and get ten million likes.

Not my post. If a post could produce the sound of crickets chirping, this one would have.

I now take a lot of abuse at home about my lonely Facebook like.

Hal

Disappointments

JULY 25, 2015

I have experienced a couple of disappointments lately.

I submitted a magazine article recently for a magazine I have been published in three times before. I thought the article was important, and well written. I thought my chances for publication were good. But the deadline for publication came and went last week, so it looks like my article will not appear in the September issue.

I recently submitted an application for a professional affiliation. I worked hard on it, and did a lot of networking. I thought I had a good chance to be accepted. But I received their decline recently.

✦

A wise lady I know talks a lot about prayer. She suggests that we ask God for answers to our prayers.

She also notes that sometimes the answer to our prayers will be no.

Hal

Financial Wisdom Part II

JULY 25, 2015

Her initial $5000 investment may turn into $640,000.

What if she saves another $5000 this year in her IRA?

What if she maximizes her 401k contribution to $18,000 once she works full time?

If she does that, my hope is that she can share this wisdom with someone else someday.

Hal

Fare Thee Well

JULY 28, 2015

I attended the retirement shows for the Grateful Dead in Chicago, from July 3-5, 2015. What follows are some impressions, written about 3 weeks after the shows.

In summary, I think the shows were very well played. The Grateful Dead were fit, focused, and appeared to be having a lot of fun. They played better than I had heard them play since at least 1990, and before that Spring 1990 tour, since at least 1985.

It was clear that they spent a lot of time preparing for these shows. “They” means not only the members of the band (and they certainly prepared, rehearsing at least 85 songs for the 5 shows in Santa Clara and Chicago), but also the support people who prepared video and audio entertainment for the shows, the people who prepared programs, and distributed roses to all of the fans, etc. These shows took months of preparation, and it was obvious.

What was a little bit different, is that the Grateful Dead always had an unsentimental approach to their music. In the past, they didn’t dress up to play, they didn’t prepare setlists in advance, they never did anything dramatic or flashy onstage.

These shows were clearly prepared in advance, with setlists and rehearsals. The band clearly went through their catalog, and prepared 5 shows (2 in Santa Clara and 3 in Chicago) that represented their musical legacy.

These shows did have a touch of sentimentality. There was a video montage playing before the show, and during intermission, that almost looked like a scrapbook of their 50 years together. Someone clearly took a lot of time to prepare it, because each montage was different (I watched them all).

One thing was missing, which was kind of strange. No one ever mentioned Jerry Garcia from the stage. That would have been a very welcome bit of sentimentality for the fans. The fact is that no one in those stadiums would have been there, had it not been for Jerry Garcia. Without him, there would not have been a Grateful Dead, and there would not have been Dead Heads. There were some photos of him shown in the video montages before the shows and during intermissions, but a brief moment of silence, or a chance to cheer for him together, would have been a perfect touch on the last night.

What follows are some show-by-show thoughts. They will probably be of interest only to long time Dead Heads.

July 3, 2015-Show One

I loved the walk from the parking lot to Soldier Field. Thousands of Deadheads were walking towards the venue, and it was the first time in 20+ years that I felt the kinship of my fellow Deadheads.

I really enjoyed the pre-show and intermission music and visuals compiled by Justin Kreutzman.

The following were my musical highlights from the first show:

The opening trio of songs had a manic energy that I hadn't felt since at least 1990. The Box of Rain was sweet, the Jack Straw may have been a "best ever" for me, and the Bertha (Let Trey Sing!) was a lot of fun.
Passenger was last played 12/27/81- 34 years!
The Music Never Stopped was a lot of fun.
Mason's Children played on 18 times, last played 2/28/70 at the Family Dog, and an interesting way to open the second set
Scarlet Begonias (Let Trey Sing!) was a great version-possibly a "best ever" for me.
New Potato Caboose, played only 27 times, last time 5/9/69 in San Mateo
Six songs after drums
Help On The Way>Slipnot!>Franklins Tower to close the second set (I'm not sure they ever did this to close a show?)
Ripple, only played 40 times. We saw the last one 9/3/88 at the Capital Centre. This is

such a sweet song, and such a sweet way to close the first show.
Trey sang 4 times.

July 4, 2015-Show Two

The following were my musical highlights from the second show:

Standing on the Moon was beautiful
Me and My Uncle and Cumberland Blues were split, which was interesting.
Tennessee Jed was very well played
Deal was very well played
Birdsong was an interesting second set opener
The Golden Road to Unlimited Devotion played only 4 times, last played 6/8/67 at the Cafe a Go Go
Six songs played before drums
Lost Sailor-last played 3/24/86 at the Spectrum, we saw it
Fireworks after the show

July 5, 2015-Show Three

The following were my musical highlights from the third show:

Chinacat Sunflower>I Know You Rider to open the show (I'm not sure if they ever opened a show this way?
A second set approach in the first set
Mountains of the Moon-played only 17 times, last played 7/12/69- I really enjoyed this-I can't explain why-it really moved me.
A great version of Throwing Stones
The separation of Throwing Stones and Not Fade Away
Fireworks before the second set
A first set vibe in the second set (Cassidy, Althea)
Unbroken Chain- we saw the first ever, at the Spectrum 1995
The Days Between-another very moving version-it gave me a few minutes to reflect on Jerry Garcia, his contributions, his passing, and his legacy.
A double encore
Attics of My Life, played only 48 times, and a great choice to end the stand

The view of hundreds of people hugging, and crying, and clapping, not wanting to leave.

Some other things I loved about the weekend, in no particular order....

I must be a Dead Head. I saw the previous last versions of Ripple (1988) & Lost Sailor, and the first version of Unbroken Chain in 1995.

The city of Chicago did a great job hosting us. We are not an easy group of visitors. I loved that there were billboards, planes with banners and blimps overhead. It made it feel like a big event (which it was). The Chicago Museum had a special "Everything is Dead" event. An office building was lit up with "GD" in the distance. We started seeing Deadheads traveling to the show 700 miles from the venue. The weather was perfect all three nights.

The Deadheads who attended all really wanted to be there. I spoke to one woman whose first show was at Winterland 1977, and another fellow who had seen 400 shows. People brought their children, and their families. I think most people who attended had seen at least 100+ shows apiece. I saw people offering $500 for a ticket, and no one was selling.

The stage was packed with family and friends of the band. Celebrities were there too (Bill Walton, Bill Murray, two members of Phish, etc.)

Trey Anastasio-he had to rehearse (at least) 82 different songs for the 5 shows in Santa Clara and Chicago, and he sounded great, both on guitar and vocals. And he looked like he was having the time of his life.

The light show, the video boards, and the sound, were all flawless.

I will remember this weekend always.

Hal

Status

JULY 29, 2015

I watched the movie "Up In The Air" last week. It starred George Clooney as an ultra-frequent flyer, who is obsessed with accumulating airline and hotel perks. His character traveled 330 days a year, and he described the 35 days a year when he was home as "the worst days of the year".

His character achieved the highest status levels with several travel companies. He was treated well by them. But his status didn't do anything for him at home.

✦

I notice status. I think many of us do. There is a reason why certain objects are called "status symbols".

Airlines notice this. Every airline has a frequent flyer program. And several years ago, they realized that they needed to band together in "alliances". There are two major alliances that I know of (Star Alliance, led by United), and One World (led by American Airlines). Delta leads another called SkyTeam.

Hotels do the same thing. Individual hotel chains (Hilton, Hyatt, Marriott, etc.) started "frequent stay" reward programs. Then they started hotel alliances, and now there are programs like Hilton Rewards, Marriott Rewards, Starwood, etc.

Every car rental agency has a program, but to be honest, I've never accumulated enough points to earn anything at all.

All of these travel companies have "status levels". They all seem to use the "silver/gold/platinum/diamond" levels. The higher your level, the greater the rewards.

✦

Why do travel companies do this? I think they realize that people dislike travel so much, and that any perk that makes customers feel better will be appreciated.

But an unintended consequence of these perks is that people who don't receive them get annoyed. There is a scene in the movie Up In The Air where George Clooney gets into a special line for his hotel check in. A lady in the long "regular check in" line yells at him because he has escaped the queue.

✦

Travel companies aren't the only ones who do this. All of the most popular stores in the U.S. have some type of "loyalty program". Many people have a collection of small key fobs on their keychains, with all of their loyalty cards. I know someone who has 30 of them.

I am fascinated with what companies do with these programs. We shop at a supermarket, and belong to their program. Every time we ring out our groceries, we receive specialized coupons, which are based upon our purchase history. Our

supermarket knows what type of razors I like, and what type of shaving cream I use. I receive coupons for those brands. Clever marketing....

Casinos do the same thing. (Confession- I haven't gambled in a casino since the 1980s. But I do have a friend who works in a casino). They have rewards programs that use something that looks like a credit card. The casino knows exactly when you arrive, how much you spend, what you like to play, and what you like to eat and drink.

Credit card companies started issuing special cards several years ago. Certain cards convey a certain status. If you have the right card, you may be eligible to purchase concert tickets before everyone else, or to cash in points for exclusive experiences and consumer goods.



It isn't just the service economy that caters to loyalty and status. Consumer goods do the same thing. Every car on the road has a company symbol on the back, and most have the same symbol on the front. Check it out the next time you're on the road. There is a reason that Ford puts the blue oval on the back of every one of their cars. They do it so that you notice it. I notice it. I play a game sometimes when I'm driving- I try to name the brand of every car that I see, within 1 second of seeing it. For an extra challenge, I try to name the brand of cars behind me.



Why do we do this? Why is this status stuff so important to us? I think about this a lot.

I think that status programs give us a false sense of importance, in places that are impersonal. We climb onto airplanes and sit in seats that someone else was sitting in two hours ago. We climb into hotel beds that someone else was sleeping in 6 hours ago (yuck).

In order to make these experiences feel a little bit less painful, companies have tried to make the experiences feel more personal.

We struggle with impersonal experiences. I hear people say "Do you have ANY IDEA who I am?!" That usually happens in places where people have no idea who they are. And don't care who they are. Airports and hotels are very impersonal places.



Unlike George Clooney in the movie, my favorite times are those times when I'm home. I don't need status programs or loyalty cards to know where I am most important.

It's not up in the air. It's down on the ground at home.

Hal

What Now?

AUGUST 11, 2015

One morning early in my career, I learned that my boss resigned. A colleague and I met each other in the hallway, and wondered what to do. We agreed to meet later that morning to discuss the situation. The title of our meeting was "What Now?"

Life hands me a lot of "What Now?" experiences.

What do I do next?

What now?

✦

There are some people that like planning for the unexpected. The Boy Scouts motto is Be Prepared. One of my friends smiles and says "Expect the Unexpected".

I am not a big fan of the unexpected. I once heard someone say, "if you're going to surprise me, please let me know in advance".

✦

We lose electricity in our area a lot. When the homes were originally built 50-60 years ago, little trees were planted alongside electric lines, in order to hide the electric poles. Now those trees are 50-60 years old. Every time we have a big storm, branches and trees fall on the electric lines, and we lose electricity.

We have a house full of flashlights, batteries, battery back-ups, etc. All of those help us to get through a loss of power.

Now we are in the process of installing a generator. Not one of the ones that I have to pull to start. This will be a hard-wired, always ready, full house generator.

I'm tired of asking "What Now" when the power goes out. The generator should fix that.

✦

When I was in elementary school, I remember my school had nuclear drills. We were instructed to climb under our desks, shield our heads with our arms, and crawl up in a ball. I suppose that my first grade desk was supposed to shield me from thermonuclear war.

I still remember crawling under my desk. It is hard to prepare for disaster, without thinking about disaster. I remember wondering what would happen if disaster did occur. Would there be a home for me to go back to? Would anyone else be alive?

Yikes.

I forgot about being under my first grade desk for many years. I remembered it again on September 11, 2001. I recall feeling the same feeling that day that I did when I was under my desk. What do I do?

What now?

✦

Late night phone calls are usually bad news. No one calls me at 11pm to talk about fantasy football. If the phone rings between 11pm and 7am, it is either a wrong number, or it is bad news.

I received one of those late night calls this year. A close friend of mine was killed in a car accident. I had spoken to him three days before.

What now?

✦

Not of all of my “What Now’s” are so dramatic. Some of them are really mundane. Life is full of leaky faucets, snow days, flat tires, and sore throats.

When I am faced with any of these situations, I go into task mode.

Call the plumber. Call AAA. Take him to the veterinarian. Where is the phone number for the electrician? Do we have Fix-A-Flat? Replace the battery.

I have a lot of batteries.

Hal

What Would Morris Think?

AUGUST 17, 2015

Morris Ticktin was my great grandfather, on my fathers' side. Hw was my grandmother Nettie's father. He was born on October 18, 1873 in a town called Bialystock. At the time of his birth, Bialystock was part of Russia. It is now part of Poland, near the Ukrainian border.
When he was 18 years old, he came to the United States on a ship called the Normannia, which looked like this:

I know all of this because my cousin Jess is a genealogist. She has researched our family tree, which is no easy feat for our family. Most of our family was desperately poor, emigrated from Eastern Europe or Russia, and left little in the way of documentation behind.
One of the few written records of Morris' existence is his entry on the ships' manifest, which displays his name:

My ancestors did not come over on the Queen Mary or on a private plane. They came over in the bowels of steam ships. Another great-grandparent emigrated on a ship with her two sons, two suitcases, and ten dollars. Ten dollars was their life savings. That ten dollars is recorded on the ship manifest.

✦

My great-grandparents came to the United States to better their lot in life. The United States was a land of hope and opportunity.
My grandparents were able to obtain some education, but not a lot. Most of my grandparents did not finish high school. Their hope was to improve their lot in life, and the lot of their children.
My parents generation was the first generation to attend college. My father, and most of my aunts and uncles, attended college. Their hope was to improve their lot in life, and the lot of their children.
My generation benefitted from all of this. I am not a "self-made man". I am the beneficiary of at least three generations of Ticktins and Kriegmans and Wards who slaved away every day in sweat shops and textile mills, so that some day their great-grandchildren could live the American Dream.

✦

I never met Morris. He died sometime in the 1930's.
I sometimes wonder what it would be like to have a conversation with him. How would I explain everything about 2015 to him?
How would I explain the education my generation has received?
Or our single homes in the suburbs?
How would I explain my six trips to Japan this year?
What about all of the cars in the driveway?
Or the volleyball tournaments?
Or Darwin?
What about the stents?
The generator?
What would he think of computers, cell phones, microwaves, the internet....the list is a long one.

✦

On a more somber note, how would I explain to Morris how we view immigration? How would I explain to him that, now that we are all here, we decided to close our doors to everyone else? How would I explain to him that the same place that welcomed him and his family is not so welcoming anymore?
How do I explain that the inscription (a poem, actually) on the base of the Statue of Liberty- "Give me your tired, your poor, your huddled masses yearning to breathe free, the wretched refuse of your teeming shore. Send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door"-how do I explain that we don't really mean that anymore?
We call that statue the Statue of Liberty.
Read the inscription again. It could have been named the Statue of Immigration.

✦

In the 1920's and 1930's, an evil man rose to power in Europe by preaching hatred.
He made one particular group of people his enemy.
First they were blamed for the ills happening in his country.
Then they were made illegal.
Then his country started building walls and fences to stop their movement.
Then the unspeakable happened.

✦

I see some disturbing parallels in 2015.
We are making one group (immigrants) our enemy. And we are preaching hatred about them.
We have a presidential candidate who is blaming immigrants for our ills. He wants to build a wall between us and Mexico.
We don't call immigration "immigration" anymore. Now we call it "illegal immigration".
We are blaming a group of people who cannot defend themselves for what ails us.
Illegal Immigration is illegal because we want it to be illegal. We made it illegal.
The only difference between what my great-grandfather Morris did, and "illegal immigration", is that Morris came to the United States in 1891. Had he come to the U.S. today, he would be classified as an illegal immigrant.

✦

The people who want to move someplace else for a better life, regardless of where they come from, are just like my great grandparents. They want a better life. My great grandparents were allowed access to that opportunity.
My family exists because of that opportunity. I am alive because of that opportunity.

So are you.
Who am I to deny that opportunity to anyone else? If I try to deny that opportunity to anyone else, then I have forgotten where my ancestors come from, which is ten dollars and two suitcases, and nothing else.
Hal

Moving Parts

AUGUST 25, 2015

I have observed a lot of transitions recently. They include:

1) My wife may have a boyfriend. Judge for yourself. This is an actual photo of her on vacation three weeks ago, holding hands with a man half my age. I think I have been replaced.

(Actually he was a very helpful tour guide. I've been looking for an excuse to use the photo.). :-)

2) My younger daughter graduated from middle school, and is about to start high school.

3) She finished her club volleyball season and just had tryouts for high school volleyball.

4) My older daughter spent the summer working in Manhattan (her first extended stay away from home), and received an internship offer for next summer already. A full-time offer is likely if she does well next summer. And she just started her junior year in college.

5) One of our neighbors moved away, due to a work relocation.

6) The fellow who sat next to me at work moved back to Japan. Two more colleagues just resigned. One left already.

7) Our water heater broke, and we had to repair a lot of damage in the basement. We are also installing a generator.

8) My favorite band retired.

9) We did a lot of travel in the last six weeks. I've been to Japan, New Orleans, Chicago, Japan #2 and Turks and Caicos. All good stuff, but a lot of travel.

10) I just started an exercise class.

11) And on a somber note, a couple of good friends are battling serious illnesses.

✦

That is a lot of moving parts at the same time.

Hal

Sam Bradford's Knees

SEPTEMBER 1, 2015

In March, the Philadelphia Eagles traded their first round draft pick, and their starting quarterback (Nick Foles), for Sam Bradford and the St. Louis Rams first round draft pick.

The following are facts about Sam Bradford and Nick Foles:

1) Sam Bradford hasn't played during the regular season since mid-2013. Since then, he has had two season-ending ACL injuries. One was in the middle of the 2013 season, and the other was during the 2014 pre-season.

2) When Sam Bradford played, his performance wasn't very good. His QBR rating (one method of rating QB performance) was 25th highest in the NFL in 2010, 30th in 2011, and 17th highest in 2012. Is it fair to call that below average?

3) In regular season games, Sam Bradford has thrown 38 interceptions, fumbled the ball 27 times (lost 11 of them), and been sacked 120 times. In 49 football games, Sam Bradford either gave the ball up to the other team, or went backwards, **185 times**.

For this football excellence, the Philadelphia Eagles traded away Nick Foles. Now I'm not a huge Nick Foles supporter. But Nick Foles QBR rating during his seasons of play were 14th highest in 2013 and 20th highest in 2014. I would call that average.

Nick Foles will be paid $660,000 this year, Sam Bradford will be paid $13 million.

✦

So let me get this straight. For Sam Bradford, the Philadelphia Eagles traded away Nick Foles, plus a higher draft pick. They will pay Sam Bradford almost 20x more than Nick Foles, and Sam Bradford hasn't played a meaningful football game in almost two years.

We traded up for Bradford, we are paying 20 times more for him, he hasn't played in two years because his ACL keeps tearing, and he wasn't very good before his ACL injuries.

What am I missing?

Why I Write

SEPTEMBER 1, 2015

I have a friend who likes to say "I can't wait to hear what I have to say today". What he means is that he learns things about himself when he speaks. He speaks to express himself.

That is why I write. I learn about myself, and about the world, when I write. I sit at the keyboard sometimes, and let the words come out. Sometimes I read what I've written and I think "I didn't know that...."

✦

I have friends who are musicians and artists. Sometimes I watch them play. One of them takes a weekend every year, and goes to the Philadelphia Folk Festival. He stays up all night every night, and he plays music with his friends. He immerses himself in the

music, and time disappears.

He stays up all night playing music in order to express himself. He creates meaning with music, the way I try to create meaning with words.

✦

Another reason that I write is to digest thoughts. That is a concept I borrowed from a book, by the way.

In the 1961 book “Stranger in a Strange Land”, Robert Heinlein coined the term “grok”. I remember reading the book as part of a reading assignment, and trying to understand what “grok” meant. It meant “digesting” a thought- more than just observing something. It implied a deeper understanding of things. I think what Robert Heinlein was trying to describe was a process of “digesting” an experience, and being changed by it.

That is why I write. Sometimes I see something, and I know that it is important when I see it- but I don’t immediately understand the importance of it. It takes me some time to digest it, and create meaning out of it. Writing is a way for me to create meaning, and express meaning. Sometimes I see something, and I make a note that I should write about it later on. I don’t paint, and I don’t play music (yet), but I do write. And writing is a way for me to make sense out of what I see in the world.

✦

Abraham Maslow was a psychologist who proposed a “hierarchy of needs”. He suggested that we have some basic needs that must be met (physiological, safety and security, belonging, etc.) Once those most basic needs are met, we are free to focus on “higher needs”. The higher needs are things like meaning and purpose, and creativity.

Some people have to focus all of their energy on the most basic needs, like safety, security and food. I know I am blessed to be able to spend some of my energy on higher needs.

Like writing.

✦

I have shared with some of you that I am writing a book, one essay at a time. I am writing it for several reasons.

None of those reasons are about money. People don't make much money writing books anymore. There is the occasional runaway best-seller. But most books don't make any money at all. With the advent of electronic books, authors are now paid pennies per book.

I am writing for fun, and for free. Someday I will take this to a printer, and make a few copies for friends and family. But unless Oprah comes along and wants to sell my book, I have better things to do with my time than bother trying to make money with this.

Hal

Teach A Man To Fish

SEPTEMBER 8, 2015

There is an expression, "if you feed a man a fish, you feed him for a day...if you teach a man to fish, you feed him for a lifetime".

I think the intent of the expression is that it is more important (long-term) to teach people to help themselves, instead of just giving them something. It isn't enough just to feed someone for a day. The next day, they need to be fed again.

I understand. I agree.

But in order to "teach a person to fish", that person also has to be fed.

✦

Theresa and I have had a couple of opportunities recently to feed homeless people. Both opportunities were a result of commitments that Theresa made through her workplace.

Let me take a moment, and acknowledge that homelessness is a complicated problem. It probably isn't even "a problem". It is a complicated set of problems. And I don't pretend to have answers to all of the problems.

But I do have a yearning to do something about it. I do not believe that families should go to bed hungry at night. I do not believe that mothers with small children should ever have to sleep outside. I do not believe that anyone wants to live in a situation that is dangerous and dirty.

I've felt all of that for a while, but I haven't done much about it.

Until now.

✦

There is a fable about a boy who is walking along a beach filled with starfish. There are thousands of starfish on the beach. The boy picks up a starfish, looks at it, then throws it into the water. He does this with several starfish.

A man watches the boy, and finally asks him about what he is doing. He says to the boy, why are you doing this? There are thousands of starfish here- does what you are doing matter?

The boy takes a starfish, throws it in water, and says “it mattered to that one”.

✦

We helped (with a group of people) to serve a couple of meals last week. At one place, 250 people were fed, and at the other, 100 people were fed.

Men, women, and some children, too.

The people who prepared the meals did so with great love. The food was nutritious, and filling. It was attractively prepared and plated. And the people who served it did so with joy.

I have attached a couple of photos from the Broad Street Ministry. It’s a nice place. They make the meals nice places to be. They have tablecloths, and nice dinner music playing in the background .

If I was homeless, and I was hungry, I would want to be treated with dignity and respect. They did that at the Broad Street Ministry.

✦

For reasons I do not understand, I was asked to be a greeter at both of the meals I volunteered at. At both places my job was to welcome people. To look them in the eyes, smile, greet them, and bring them inside.

That helped me. I think the experience helped me a lot. I hope it helped them too.

✦

✦

We had an opportunity last week to “feed a man a fish”.

But I learned about some of the ways that the Broad Street Ministry is learning to "teach a man to fish". One of the outreach services that they provide to their homeless clients is a mailing address.

Go back and read that last sentence again, because it is important.

They offer homeless people **a mailing address**. The reason that that is important is....I don't even know where to start. I did not realize how important a mailing address is, because I have always had one.

This ministry offers a mailing address, and 2900 people have taken advantage of this service. It means that they have an opportunity to obtain health benefits, and social services. They can take training programs. They can register to vote. They can apply for jobs. They can be contacted by friends and relatives if they don't have a cell phone. **They can be reached.**

The Broad Street Ministry offers other services as well, and I am just learning what they do. But I am especially struck by the mailing address service.

✦

The point of the "teach a man to fish" expression is that it isn't enough just to feed someone for a day. The next day, that person needs to be fed again.

I understand. I agree.

But in order to "teach a person to fish", that person also has to be fed.

It is easier to help that person to learn to fish if he/she has a mailing address.

Hal

My Legacy

SEPTEMBER 8, 2015

I just finished watching the movie Boyhood. It's a unique movie that follows a boy from first grade through his first year of college, a total span of 12 years. It's the only movie that I know of that was filmed for that long.

In the movie, the boy has a series of role models. Some of them were good models, and some not so good. It got me to thinking about how I am doing as a role model for my girls.

✦

Several years ago, I wrote down four things that I would like to be my legacy for my daughters. They are:

1) Know that you're loved.

2) Be safe.

3) Get a great education.

4) Leave this world a little bit better than you found it.

If my girls know those, feel them, and accomplish them, then I think that I will have prepared them for a rich and rewarding life.

That would be a nice legacy.

✦

Know that you're loved- this is the most fundamental one. It started 20 years ago when Heather popped into our lives, and it continues to today. We make sure we tell the girls we love them, and we try to show them, too. Not with objects, but with our time and our attention.

We try to have dinner together every night (not so easy with a college junior and a high school freshman...). We try to tuck them in when we can. We hug. We laugh together. We cry together.

They are loved. I know it. I hope they know it.

✦

Be safe- if I could bubble wrap them, I would. Think of the Marlin character in "Finding Nemo". I want to protect them forever, but I can't.

But they can.

They know about seat belts, and air bags, car inspections, tread wear and tire inflation. And smoke detectors and carbon monoxide detectors. About 911 and cell phones, and spare batteries, and emergency rooms and CPR. About swimming with a buddy, and life jackets, and no texting in the car.

About no drinking and driving. And that I'm willing, (no questions asked) to be the designated driver at 3am.

No questions asked. I mean that.

If it's a difference between a body bag and some interrupted sleep, please call me at 3am. I won't ask about how much you drank, or what you took. I want you home safe and sound.

I do mean that.

✦

Get a great education- My girls go to (or went to) a high school that has been in the Newsweek top 200 the last two years. It was 26 last year, 51 this year. 20,000 high schools are evaluated, and this one is in the top 50. Both times it was the top ranked high school in the state.

That's nice.

But education is more than what happens in school. Education happens (hopefully) at the dinner table. And when we travel. And when we serve.

Education means more than facts and figures. It means that the girls know how to balance a checkbook, and save and invest. It means that they know how to obtain a passport, and pass through customs and immigration. That they know how often to change the oil, how often to change the batteries in the smoke detectors. That they know how to vote, and why. That they know what to eat, how to eat, and how to take care of their bodies. And their minds, and their souls.

It means that they know how to live.

✦

Leave this world a little bit better than you found it-I sometimes share quotes with my family and friends, and two of them are appropriate here. One quote is from Mother Theresa, who said "we can do no great things- we can only do small things, with great love". The other quote is by Margaret Mead, who said " never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it is the only thing that ever has".

I absolutely believe with all of my heart that my daughters can change the world, and that they can do it with great love. They already have, and they will continue to do so. They are committed, loving souls.

✦

✦

Where does all of this come from? Why do I think about this stuff?

I went through a period in my life (my teens, twenties, some of my thirties), where I struggled with this stuff. There were times I didn't feel safe (spend enough time huddled under a desk during a nuclear drill as a 5-year old, and you start to think about why you're under the desk....).

I tried my best to avoid a great education. My parents toiled so that I could go to the very best schools, and I wasted it as a 17-year old. I wasn't ready.

And fundamentally, I wasn't sure whether this world was better off with me in it. I couldn't point to anything and say "I did that" or "I helped with that".

✦

All of that has changed for me.

I am loved. By Theresa and Heather and Dylan and Darwin. Maybe by some of you, too.

I think I'm safe. I did fasten my seat belt this morning, and I will tonight, too. I will write about some of the safety stuff in another essay.

I did get a great education. (It took a while, but I did).

And I see bright spots in my life today. Role models who have shown me how they make a difference in the lives of others.

I hope I can share that with someone else. I may have already.

That would be nice.

Hal

Ten Questions For Darwin

SEPTEMBER 14, 2015

Dear Darwin,

I have a few questions for you.

The first is- how do you manage to take up so much of the bed and the sofa? You weigh 18 pounds. I weigh 170 pounds, Theresa weighs 100. How is it possible for you to hog so much of the bed?! You are a bed hog and a sofa hog.

Next question- did you forget that you are not supposed to even be ON the sofa or the bed?! You are so busted.

And why is it MY SPOT that you sleep on and sit on? What is that about?

Next question- why do you sniff so much outside? What is it that you are sniffing? Is it the urine of other dogs? If so-why are you doing that?! You don't see me doing that, do you?

Why do you freak out if you are alone for 15 seconds? And by "15 seconds", I mean 15 seconds. I can take two trash cans down the driveway and walk back to the garage. You watch me the entire time. And yet when I return, you act like you've been left alone for a week and a half. Why?! YOU CAN SEE ME THE WHOLE TIME!!

Why do you protect Theresa, but no one else? Why do you sit between Theresa and I when we do a crossword puzzle together?

What is it about the green metal cable box outside that makes you want to pee on it every time? Do you know how that affects cable reception in our area?

For that matter- why do you like to pee on mailbox posts so much? Do you wonder why the mailman doesn't like you?

Why do you sleep under the chair in the office? It doesn't look very nice under there....And we know there is a toy under there with you- we can hear it squeaking!

How do you inhale your dinner so quickly? (And since I look in the can sometimes...) WHY do you like it?! It's disgusting!

Signed,

The Big Guy Whose Bed Spot You Sleep In

Bosu Balls

SEPTEMBER 17, 2015

I started two different exercise classes a few weeks ago. An office space where I work has been converted into a fitness facility, and I signed up.

Bad idea.

My Tuesday afternoon class is called Core Fusion, and my Wednesday morning class is called Tabata Drills. These names are misleading.

The classes should be called “Torture Using Household Objects”.

✦

My instructor uses objects that look benign. She makes us lie down on our backs, and squeeze a large ball between our knees. Then we have to hold our legs up in the air.

This is not a problem for me to do. For the first ten seconds.

It is the last 3 minutes and 50 seconds that hurt a lot.

If you don’t believe me, try it.

✦

She uses something called a Bosu Ball. It is an inflated hemisphere. She likes to use them. I hate them.

This is what a Bosu Ball looks like:

She uses them for balance exercises. So we step up onto an inflated hemisphere, and try to balance.

I fall over.

Today, she made us turn them over, and do push ups on them. It was like doing push-ups on a see-saw. I had no problem doing this for 10 seconds.

It was the last 3 minutes and 50 seconds that hurt a lot. I thought about vomiting on her Bosu Ball.

Einstein’s Theory of Relativity states that time can speed up or slow down, depending upon what you are doing. For example, if you are on vacation on a tropical island, a week goes by in the blink of an eye.

If I am doing push-ups on a Bosu Ball, 4 minutes feels like an eternity.

✦

To make matters worse, my instructor loves this stuff.

I can see her out of the corner of my eye. She is laughing at me.

✦

Everyone else in these classes has some experience doing this. So when my instructor says “now we are going to do sideways planks, starting from the downward dog position”, everyone else jumps into the proper position.

And I say “huh?!”

My classmates wear spandex.

They are fit.

They can touch their toes.

Some of them can touch their toes with the palms of their hands.

I think one lady can touch her toes with her elbows.

This is a flexible group of people.

The last time I touched my toes without hurting myself, I was going to Northeast High School.

That was in a prior century.

✦

This is my first experience taking exercise classes. I have learned that there is an “exercise instructor language”. I did not realize it at first, but now I understand.

So when my instructor says “let’s start with a little bit of warm-up activity”, what she means is that we are going to do a triathlon.

When she says “now we are going to stretch”, what she means is that I am going to tear something.

When she says “now we are going to work on balance”, it means that I am going to fall over.

When she says “now we are going to work on abs”, it means that I am going to cry.

And when she asks “how are you doing, Hal?”, she should not bother calling 911. She should skip the middleman and just call the coroner.

✦

I work on the second floor of my office building. There is a flight of steps upstairs.

I can barely climb the steps on Wednesday mornings.....

Hal

Yahrzeit

SEPTEMBER 17, 2015

There is a Jewish tradition that honors the anniversary of a loved ones death called Yahrzeit. The word is pronounced “yartz-ite”. It is usually observed in honor of one’s parents or an immediate family member.

Part of the tradition involves lighting a candle (called a Yahrzeit candle). The candle burns for at least 24 hours. The candle is lit on the anniversary of the person’s death, using the Jewish calendar. What that means is that even though my mother died on October 2, the Jewish anniversary changes every year.

I lit the yahrzeit candle in her memory last night.

When my mom died almost 7 years ago, I started observing some of the traditions that honor those who have died. Yahrzeit was one of them. On the anniversary of her death, I had to obtain a yahrzeit candle.

Where does a guy like me, (who has no clue about things like this) purchase a yahrzeit candle?

Points for you if you answered with Amazon.com.

✦

There is another Jewish tradition that honors the deceased by placing stones on their graves. I don’t think it has a name.

The idea is that you place a small stone on the grave, almost like a “calling card”.

You can tell if graves have had a lot of visitors at a Jewish cemetary, based on the number of stones on particular graves.

✦

There aren’t a lot of Jewish cemetaries in my area. The reality is that if you die, and if you are Jewish, you are buried in one of a couple of cemetaries.

The impact of that is that several people that I know are buried at the same cemetary.

So when I pay my respects at my mothers grave, I also pay my respects at two of my three grandmothers graves (it's a complicated story....).

I also pay my respects at three other graves of relatives and friends.

About a month ago, I visited the grave of a friend's father. I had not been there before. His father was a good man, and he treated me well.

I stopped by his grave to pay my respects, and his grave had a number of stones on it. And something else, too.

Seashells.

Someone (or several people) placed seashells on his grave, out of respect, and as a calling card.

Nice touch. I'm going to start doing that.

Hal

The Chip Kelly Experiment

SEPTEMBER 21, 2015

Chip Kelly has been the head coach of the Philadelphia Eagles since January 2013, and is now also the General Manager. He has been the head coach for 34 games.

It is time to fire Chip Kelly, and move on from this failed experiment. I know that Jeff Lurie won't do this, because he still owes Chip Kelly $18 million in salary. But consider the following:

The Eagles are **1-5 over their last 6 games**.
With an 0-2 start, there is now only a **10% chance that the Eagles make the playoffs this year**.
They did not make the playoffs in 2014, either.
When they did make the playoffs in 2013, they lost at home in the first round to the New Orleans Saints.
Which means that if they don't make the playoffs this year, Chip Kelly will go three years without a postseason victory.
Chip Kelly is supposedly an offensive genius. Let me put "offensive genius" in quotes.
The offense is terrible. Twenty (20!) NFL quarterbacks rushed for more yardage

yesterday all by themselves, than the entire Eagles backfield, including DeMarco Murray, Ryan Matthews and Darren Sproles.

That backfield gained 7 yards last night.

For those who think that I am reacting too soon….**I am reacting too slowly**. Bob Brookhaven of the Philadelphia Inquirer wrote an insightful article last week on Super Bowl-winning coaches (there are 11 active coaches in the NFL who have won Super Bowls). He noted that they have an "arc", or a pattern of winning. All of the active NFL coaches who have won Super Bowls had more success, quicker, than Chip Kelly. **No active NFL coach went three years without a playoff win, and then won a Super Bowl.**

The Eagles lost to a Cowboys team that was missing Dez Bryant for the entire game, and Tony Romo for the second half. In other words, **the Eagles lost to a team that was missing its best WR, its QB, and its RB from last year** (who is now playing for the Eagles).

Chip Kelly is also the General Manager of the Eagles, which means he is responsible for personnel decisions. His signature move will always be Sam Bradford. Bradford was a bad quarterback with St. Louis, so I wasn't expecting very much from him, but I had no idea how bad he was. Yesterday, he had the **lowest QBR rating of any quarterback in the league**. All of the other thirty-one QBs played better than he did. And we traded for him.

In case you didn't watch the game, one of Sam Bradford's three turnovers happened on the snap. The center snapped the ball into his chest, but he wasn't prepared to catch the ball. **He was not prepared to receive the snap**. For that alone, I would cut him. He is not prepared to play NFL football.

For those that think that Sam Bradford's Heisman trophy means anything-the **last Heisman trophy winning QB to win the Super Bowl** was Jim Plunkett. He **was drafted in 1970**.

In addition to trading for Sam Bradford, and starting him, Chip Kelly wanted to sign him to a long term extension, in order to pay him even more money. Why? In addition, Kelly traded up to get Bradford, and is paying him almost twenty times (20!) what Nick Foles was making. Allow me to suggest that **this was the worst trade in Philadelphia Eagles history**.

I can only find six players that Chip Kelly has drafted over the past three years on the roster. Two of them (Marcus Smith, 2014 first round pick) and Eric Rowe (2015 second round pick) haven't played this year. They have been inactive- which means they aren't good enough to play. We traded up (and traded away two draft picks) for Eric Rowe.

Kelly has let some really good football players leave town, including LeSean McCoy, Jeremy Maclin, DeSean Jackson, Nick Foles, and Evan Mathis. Some Pro Bowl NFL talent

there.
I don't even want to bother discussing penalties, mistakes, and missed assignments. There are too many to count. But every one of them is a sign of poor preparation. Is poor preparation the responsibility of the head coach (Chip Kelly) or the General Manager (Chip Kelly)?

The Chip Kelly Experiment is a gimmick. Run plays as fast as you can, in order to tire the other team out. It worked temporarily on the college level, against college players and coaches.

But now the NFL has cracked the code. The impact of that is that the Eagles defense is out on the field for 40 minutes a game, exhausting themselves.

Five of the last six games.
Please end the experiment.

Hal

P.S. For those who disagree- if you think the Eagles will make the playoffs **I am willing to wager $100, payable to your favorite charity**,. $1000 for a Super Bowl victory.

If you are willing to wager the same.

I'm waiting.

The Vows We Took

SEPTEMBER 22, 2015

When Theresa and I decided to get married, we promised each other that we would keep our wedding small. It was a back-yard affair, and we were paying for it, and we had no money. Smaller was better.

We invited 50 people to a garden party at our home. That's it. No horse-drawn carriages, no fireworks, no Westminster Abbey. Backyard garden party. Period.

Nobody shared our plan to keep our wedding small with Theresa's niece, Valerie. Valerie was about 3 years old at the time, and Valerie wanted to be a flower girl in our wedding.

A lot.

Valerie launched a campaign to be the flower girl in our wedding. How do you say no to a 3 year old?

As a concession to world peace, and the desires of a 3 year old, we decided that it would be a really good idea to have a flower girl at our wedding.

✦

I should take a moment to mention that Valerie is a great person. She was born great. She was a bright and happy little girl, and she brightened every room when she walked in. We had no concerns about her ability to fulfill her flowery duties.

Come the day of the ceremony, Valerie was ready to go. She practiced by picking grass and tossing it gently in the breeze. Her training paid off.

When the ceremony started, she received a chorus of “aws” and “oohs” from our guests. Clearly we had the right flower girl for the biggest day of our lives.

She walked in.

She tossed her flowers.

Then she walked to her seat, curled up in a ball, and fell asleep right next to us at our wedding.

✦

Go back and read that last line again. She fell asleep at our wedding.

Did I mention that she campaigned to be the flower girl at our wedding?

That she mentioned it every time she saw us for months?

That she dreamed of being a flower girl?

Do you think she could have stayed awake for the rest of our wedding?!

✦

Valerie, I have some questions for you.

Do you fall asleep at work? Why not? Because you wanted that job, and you have a job to do, and they expect you to stay awake. In exchange for being hired for the job, you stay awake at your job. (At least I hope you do).

Then please explain to me why you fell asleep at our wedding. You wanted the job, you campaigned for it, and then you fell asleep.

I have a problem with that.

✦

(For the rest of you, who are not named Valerie, I don't have a problem with it. It was funny. We had a great wedding, with an adorable flower girl, who had a nap on our wedding day, at our wedding. It added a lot of laughter to a beautiful day.)

✦

One of the things that little punk who fell asleep Valerie slept through was when Theresa and I exchanged our vows. There were a set of them. You've heard them before- "in sickness and in health, for richer and for poorer....til death do us part".

Theresa was looking at me when she said them, and she looked really sincere. I asked her about that later.

It turns out that she meant those vows.

✦

Back to the flower girl with narcolepsy. Valerie grew up a little bit between 1993 and now. She met a fellow named A.J., and they fell in love.

I don't know what the "A.J. " stands for. Valerie doesn't know what A.J. stands for. I don't think A.J. knows, either.

But he is a terrific fellow, and they complement each other in so many ways, and they decided to get married last year.

I threatened to fall asleep at their wedding, but Theresa wouldn't let me do it.

I'm glad I didn't. It was a great affair.

✦

Valerie and A.J. exchanged their vows. Same ones, more or less, as the ones that Theresa and I exchanged.

I think they meant them.

✦

Valerie and A.J. did something really sweet at their ceremony. They had an "anniversary countdown".

The D.J. asked all of the married couples to come onto the dance floor.

He asked all of the newlyweds to identify themselves, and the first few moments was dedicated to them. Then they were asked to leave the dance floor.

Then all of the people married under 5 years and 10 years were asked to raise their hands. Then they were asked to leave the dance floor.

Then the 10 year couples, and the 20s (that was us), and the 30s and the 40s were asked to leave the dance floor, one by one.

Which left three couples, married for more than 50 years.

Two of those couples were married 55+ years.

One of them, at the time, was married 59 years. They were the last couple on the dance floor.

That was Al and Rose, my in-laws.

✦

I hear a lot of people who complain about their in-laws. Not me.

I have the best in-laws. And I know it.

Al and Rose are two of the hardest working, most honest, respectful people I've ever met.

They are the kind of people you want as your next door neighbors. Their lawn is always mowed, and their leaves are always picked up. If the polling place needs volunteers, they help. If the church group needs someone to organize a trip, they help.

They are always helping.

Always.

✦

I wasn't at Al and Rose's wedding. They didn't invite me.

I'm not offended, because it happened about 8 years before I was born.

61 years ago.

My in-laws have been married for 61 years. So I didn't get to see them exchange their vows. But I do get to see them live their vows.

They do things the “old-school”way. Some of their older siblings were even in arranged marriages. Each of them had 5-6 siblings, and all of their siblings were married in arranged marriages.

Do you know how many of those arranged marriages ended in divorce?

None.

It turns out that when they exchanged their vows, they meant them.

I think they still do.

✦

Every once in a while, I will turn to Theresa, and ask about those vows.

I say something like: “those vows….did you mean them?” And she answers yes.

“Do you still mean them”. And she answers yes.

Then she asks me if I still mean them.

I do.

Brotherly Love & Sisterly Affection

SEPTEMBER 29, 2015

Pope Francis visited the United States for the first time last week. As part of his visit, he came to Philadelphia on September 26th and 27th.

His visit was on my calendar as soon as it was announced, which was almost a year ago. If you know me, you know that I like spectacle. If there are satellite trucks, and helicopters, and news stations and CNN…..I want to be there.

I was there in 1979 when Pope John Paul II visited Philadelphia. That was one of Philadelphia’s finest moments. I had the opportunity to see John Paul II twice- once during a Papal Parade which passed near my dorm at Penn, and once for the big mass on the Benjamin Franklin Parkway.

✦

Some of you are reading this and thinking “but you are Jewish, Hal”. Right you are, kemosabe.

But that has not prevented me from visiting some of the holiest churches, temples, shrines, and sites associated with other religions. I am not afraid of learning what other people do.

✦

Have you ever hosted a party for 100 people? It's a big deal.

Imagine hosting a party for 1 million people.

You have to consider transportation, food and water, communication, security (unfortunately), and a host of other things I'm not even aware of.

Where do 1 million people go to the bathroom?!

✦

The impact of the visit extended far from Philadelphia. We live about 40 miles from the city, and our township decided to have a Papal Panic. All of the roads in our township were declared No Parking zones for the weekend. Below there is a photo of my front lawn, and my mailbox. And my new No Parking sign.

The reason for this still escapes me, because Pope Francis was staying 20 miles away, and the crowds were 40 miles away. As I write this blog, that sign remains in my front lawn.

✦

We decided to go to the events on Saturday September 26th, which included Pope Francis' remarks on immigration at Independence Mall, and the Festival of the Families on the Benjamin Franklin Parkway that evening.

The night before the events, we gathered all of our tickets.

Once we arrived at 30th Street Station in Philadelphia, we had to walk to Independence Mall (about 3 miles). There were no cars in the city, for security reasons.

We learned how 1 million people were going to go the the bathroom this weekend in Philadelphia. Take a good look at the bridge. Do you see the line of blue dots? That is a line of porta-potties.

We walked through a city that was eerlily quiet on Saturday morning.....We had to clear a mammoth security checkpoint to enter Center City.

This was the scene at Independence Mall for the Papal speech:

And this was part of our little family scene:

This was the scene at night on the Parkway, just before the Pope arrived for the Festival of Families.

And after a quick walk back to 30th Street Station, after 12 hours in the city, this is what our train looked like on the ride home:

✦

None of these photos captures the spirit of the day.

Maybe a couple of stories will.

✦

After the Pope's speech at Independence Hall, we began walking towards the Benjamin Franklin Parkway. We were walking with several other people, including some Sisters from an order in Connecticut. They didn't know where they were going, so we suggested that they walk with us.

I forgot to tell them that my ancestors got lost in the desert for 40 years. I probably should have told them that.....

We spoke during our walk. One of them told me that Philadelphia, and Philadelphians, had been so good to them during their visit, and that they could not wait to return sometime soon and enjoy Philadelphia again.

✦

Later that evening, on the Parkway, my daughters were behind a wall of hundreds of people, craning their necks for a glimpse of the Pope as he drove up the Parkway.

A Philadelphia Police Officer allowed them to climb up onto a police vehicle, and stand next to him, as the Pope drove by. On one condition.

That they agree to send him copies of the photos and videos that they were going to take of the Pope.

Deal.

After the Pope drove by, I shook the Officer's hand, and I said "God bless you, Officer". It looked like he was going to cry.

At the end of one of my favorite songs, there is a lyric "strangers stopping strangers, just to shake their hand....everyone is playing, in the Heart of Gold Band".

✦

I listened to, and watched, every one of Pope Francis' speeches this past weekend. He has a custom, at the end of each speech, of saying "Pray for me". Several times this weekend, he said "Pray for me".

At the end of the Papal Mass on Sunday, he looked out at the crowd, and he said "Pray for me".

Then he smiled, and he said "Don't forget!"

I won't forget.

✦

This weekend, I saw priests and nuns, pilgrims and parents, and all kinds of visitors in the City of Philadelphia. Everyone was well behaved. Even the protestors (it isn't a big event unless you have protestors) behaved themselves. I saw no issues all day.

I heard someone refer to Philadelphia as "the City of Brotherly Love and Sisterly Affection".

Everyone played in The Heart of Gold Band.

Is it ok if a Jewish kid from Northeast Philadelphia thanks a Jesuit Priest from Argentina for that?

Hal

A Letter to Heather, from Darwin

OCTOBER 14, 2015

[Heather is in Oklahoma this week, on a service trip sponsored by Villanova, and Habitat for Humanity. We were asked to write letters to Heather while she is in Oklahoma. This is a letter to her, from her dog Darwin.]

Dear Heather,

This is Darwin. Your Schnoodle buddy.

We need to talk. I just found out from the big scruffy guy that you are going someplace on another trip. Why?! You just went on a trip. Why do you have to go on ANOTHER trip? Do you want to build a snowman? I want to build a snowman.

Try to get THAT song out of your head.....

Let's talk about this. You are the only person in my life who runs up the driveway with me. I love it when we run. Your hair flies in the breeze, and my fur flies in the breeze. It is so nice when we are running like that! It makes me feel like a little puppy all over again!

I love it when you hold me like a baby!! You can't do that in Soak-lymphoma!

And belly rubs- no one rubs my belly like you do !! Who is going to rub my belly while you are in Croakladoma?!

Do you remember what happened last time you went on one of these trips? You burned yourself. You permanently cooked a round shape in the palm of your hand. Why did you do that to yourself? And you signed up to do this again? WHAT IS WRONG WITH YOU HUMAN GIRL?!

Where are you going, anyway? The fuzzy guy tried explaining it to me, but he is an idiot. He said something about the state of Okly-coma, but then he said something about the City of Okly-homa, and I am now totally confused.

Where did you go before? Was it Weezy-Anna, or something like that? And why do you do this, anyway? What is the point of travelling far away, just to scorch a circle on the palm of your hand? If you want to injure yourself with a branding iron, can't you do it here at home?

What does it smell like when you cook yourself? Why did you do that to yourself? And how did you manage to cook a perfectly round shape onto your hand? Your moron father said something about a nail gun, but it didn't make any sense at all to me....not that anything he says ever makes any sense.....

(Seriously-just between you and me- why did you burn yourself with a nail gun? And HOW did you burn yourself with a nail gun?!)

Back to Okra-homey. Where is it? Is it near the cable box that I pee on? Or is it closer to the fire hydrant I like to spray?

✦

The ugly guy just explained to me what you are doing on this trip to Oaklagummy. He said that you are helping to build houses for people who want to live in houses. I thought that was nice. Sort of.

(Given your history of cooking yourself with power tools, I thought it was scary. But nice.)

Then he explained to me that maybe-just maybe- a family would move into one of the houses, and then that family would go to a local animal shelter, and rescue a Schnoodle, and bring it home, and make that home a forever home for that Schnoodle. He explained that a Schnoodle would have a family, and a home, and maybe even a puppy blanket.

And that made me so happy.

Go help a Schnoodle in BrokeTheComa!

With Love,
Darwin

Fluffya Iggles

OCTOBER 21, 2015

I love fantasy sports. Fantasy sports are glue that keep my friends and relatives together. In my fathers' generation, my uncles (and sometimes aunts) would get together to play pinochle at family gatherings. Now we get together to play fantasy football. My fantasy leagues have friends and relatives, annual drafts, and traditions that we keep intact.

For whatever reason, team names are an important part of fantasy sports. The team names in my leagues are really clever.

I'm from Philadelphia, and my favorite sports team is the Philadelphia Eagles. You all know that about me. But because I'm from Philadelphia, I don't pronounce it "Philadelphia Eagles". It sounds more like "Fluffya Iggles". So my fantasy football teams are called the Fluffya Iggles.

✦

In 2005, a colleague of mine asked me if I would be interested in joining his fantasy football league. The league was called "Aged Educators", followed by a roman numeral for the year of the league. When I joined, the league was in its 4th year, so it was called Aged Educators IV. We are now up to Aged Educators XV.

A year or two later, some of my cousins asked me to join a family league. We aren't very clever with naming, so we name it after the current year. This year is Family Fantasy MMXV.

I guess I know a lot of people who like roman numerals.

✦

An estimated 35 million people play fantasy football. Smaller numbers of people play fantasy baseball, basketball and hockey.

Fantasy sports started with baseball in the late 1970s. A sportswriter developed a scoring system, and invited some friends to play. I recall reading that they met in a restaurant called the Rotisserie, and named their game Rotisserie Baseball.

Fantasy sports still uses the "rotisserie" name in different formats. Some fantasy sports websites use "Roto" out of respect for the originators of the game.

✦

If you've read this far, you probably play some kind of fantasy sport. If you do like fantasy sports, I recommend reading "A Fantasy Life" by Matthew Berry (also known as "Mr. Roto".) The subtitle of the book is "The Outrageous, Uplifting, and Heartbreaking World of Fantasy Sports from the guy who's lived it". It is a fun book to read on an airplane-it is light reading and a lot of fun.

When I first learned about fantasy sports, I thought "The NFL and Major League Baseball must not like that". I thought that fantasy sports would be a distraction from the real sports, and that the leagues would be opposed to fantasy sports. I was wrong about that.

Sports leagues love fantasy sports, because they increase interest and viewership. I used to only be interested in how my team did on Sundays. Now I care about almost every game, because someone on my fantasy team is playing in almost every game, every week.

I just saw a note online, that 7 of the top 10 stories on ESPN last week involved fantasy football. Fantasy sports are here to stay.

✦

All of my fantasy leagues are free. We don't play for money. We play for something much more important than that. We play for pride. There is a lot of trash talking that goes on when we get together.

We take our fantasy sports seriously. None of us would ever admit it. But I watch my cousins, and they follow their fantasy teams on their smartphones, just like me. They make roster adjustments at 1am. They follow their teams at weddings, Bar Mitzvahs, family parties and at work. They follow their teams when they go on vacation.

So do I.

✦

Some people are now playing fantasy football for money, and a lot of it. Daily Fantasy Sites (DFS for short) have been popping up the last couple of years. If you haven't heard of DFS yet, you will soon. They are a big deal.

Two of the sites (I'm not going to name them) have spent $100 million in advertising this fall. $100 million. People are wagering $25-50 million a week on each of the two sites.

The reason for that is that what they are offering (in my opinion) is internet gambling. There is a lot of disagreement about this for some people, but you have to spend money to enter the DFS games, and they offer money as prizes. You compete against other people, and there are guaranteed payouts. The games take place in one afternoon, and some of the wagers are immediate. You can even wager on what happens during the next play in a game.

It sounds like gambling to me.

The first time I heard about DFS sites, I thought "the NFL and Major League Baseball won't like that". I was really wrong about that, too. Both leagues, and some of their teams, either sponsor DFS sites, or receive advertising from them.

Some NFL teams even have "storefronts" in their stadiums where you can go to play (and pay) to enter DFS games.

It sounds like a casino to me.

✦

I am not going to gamble on fantasy sports. I would lose all of my money. There is an expression about gambling: "there is a sucker at every table- if you don't know who the sucker is, it is probably you". I know that I am the sucker at this table, so I won't be

gambling on fantasy sports.

But I will play for free.

Because it matters to me that Fluffya Iggles crushes Mean Machine, Electric Mayhem, Less Crazy Town, CRO-Magnon, Destroyers, Bye Week, Amazing Grapes, Meerkat Meanies, Lardy Lumps and Brooklyn Heart Attacks this year.

When The Lights Go Out

OCTOBER 27, 2015

I was driving to a show on Saturday in Philadelphia with my family. We drove around City Hall, and approached Broad Street. We had to make a right turn on Broad Street to go to the Kimmel Center. Broad Street was blocked off for police activity. What do I do now? I had one plan, but the police had another plan.

✦

When our house was built in the 1960s, new power lines were installed. People planted small decorative trees near the power lines. Fifty years later, all of the trees built near the power lines are as tall as the power lines themselves. There are thousands of trees near power lines in our area. Every time we have a big storm, trees topple over onto the power lines, and we lose power.

So we recently installed a generator. Not one of the “pull cord” types. This is a whole-house, always connected, always ready to take your call type of generator. That is our “plan B” for power, heat and hot water. We lost power for 5 days after an ice storm, and for 3 days after Hurricane Sandy. At least three times a year, we lose power.

I don’t like taking ice cold showers in the dark. I don’t like being without electricity.

✦

Thirty years ago, people waited for pay phones at airports. Now people wait for electric outlets. No one needs a pay phone at an airport, but everyone needs more power for their cell phone.

I have a lot of spare cell phone batteries for my family and I. We have “lipstick” batteries for a single charge, and we have “brick”batteries that can power a phone for 2 days of non-stop talking (or 14 hours of movie watching on my phone, on an airplane).

I don’t want my phone to run out of electricity, either.

✦

What the batteries and generator represent is preparing for the unexpected. I have at least 5 expressions that I use about this idea:

“Expect the unexpected”

“Be prepared” (I think this is the Boy Scouts motto)

“No surprises”

“If you’re going to surprise me, please tell me in advance”

“If you want to give God a laugh, tell Him your plans”.

✦

I don’t like surprises, and I don’t like bad news. I don't like when the lights go out. I mean the lights in my home, and the lights in my life.

So I try to plan for it.

We have medical/health insurance (x4), homeowners insurance, car insurance (x 3), dental insurance, vision insurance, AAA coverage, life insurance, and I have malpractice insurance (and I don’t even practice pharmacy anymore!)

That is a lot of insurance.

Just in case the lights go out.

The Duck Pond

OCTOBER 28, 2015

Glenn Avenue is a 4 block winding country road in Paoli Pennsylvania. It is bordered on one end by Berwyn-Paoli Road, and on the other end by Route 30. There are a few homes set back from Glenn Avenue, and one small apartment complex. It is mainly used as a convenient short-cut for locals going to and from the local YMCA or the train station on the other side of route 30.

There is a duck pond on Glenn Avenue. My parents used to take Heather there when Heather was a baby. They would load up the stroller with Heather and a loaf of bread for the ducks. They went to the duck pond many times. There are some well fed ducks

at that duck pond. In the satellite image below (thank you Google Maps), the duck pond is just to the right of Glenn Avenue, near the top.

✦

Nothing ever happens on Glenn Avenue. In its 50 year history, a couple of homes have been built, some cars drive by, and some ducks get fed. It is not an exciting place, and it isn't an exciting thing to write about most of the time.

On Friday October 2, 2015, two brothers, ages 54 and 52, were driving on Glenn Avenue at about 4:30 p.m. According to police reports, their car was going quickly, and then flipped and rolled. The car landed upside down in the duck pond. Both of the brothers died in the accident. The cause of death was listed as "fresh water drowning". The duck pond is shallow. It can't be more than 40 or 50 feet across, and a couple of feet deep. How do two people drown in such a shallow pond?

A memorial popped up on the site. People have been leaving mums and pumpkins as a memorial to the two men.

✦

This week, toxicology results were released. The driver of the car was reported to have a blood alcohol level of 0.398. The level for drunk driving in Pennsylvania is 0.08. So the driver's blood alcohol level was almost 5 times the legal limit.

Every time I pass the duck pond, I will think about that.

Hal

Growing Up

NOVEMBER 5, 2015

Three students at our local middle school were arrested this week.

Three high school students have been to the E.R. for treatment of alcohol and drug overdoses, and it's only 8 weeks into the school year.

How about someone being wheeled out of school on a stretcher with alcohol poisoning?

Across from our local high school, there is a street corner commonly known as The Drug Corner.

✦

This is the part of the story where you probably think “thank God my kids go to better schools than his kids do”, or “Hal really needs to move to a better area”.

There isn’t a better school system in the state of Pennsylvania. Newsweek has ranked our high school as one of the top 50 high schools in the country (out of 20,000 high schools), three years in a row. Our school district was just ranked the #4 school district in the United States of America by TheStreet.com.

The young people that I described above, and their challenges, are no different than the young people where you live.

✦

When my extended family gets together for meals and parties, our stories sometimes turn to when we were younger. The stories we tell are divided into three categories:

1) The trouble we got into that everyone knows about,

2) The trouble we got into that no one knows about,

3) The trouble we should have gotten into, but weren’t caught.

In other words, We were not angels.

✦

Growing up in 2015 is difficult. In addition to all of the challenges that have existed since the dawn of time (or when I was a teenager, which happened at the dawn of time, if you ask my daughters), young people now live in a totally different age.

The good news is that they have access to improved information and social media that help them to connect in a way I could never have imagined.

The bad news is that all of their behavior on social sites is recorded forever. I cannot imagine what my life would be like if I had recorded all of my misadventures on social media when I was 16.

There would be a lot of explaining to do.

✦

Bruce Springsteen wrote a song called “Growin’ Up” in 1973. He was young when he wrote it. In the middle of his performances of the song, he would tell stories about his youth. His stories were often frustrated, angry ones about conflict with his parents, and

his struggle to achieve his own identity while living with his parents.

Now that he is grown up (66 years old at last count), his stories about his parents have softened. He has his own children, and he has the same challenges that every parent has.

Every once in a while, he brings his mother onstage to dance with him.

✦

It is difficult to be the parent of young people who are growing up. Really difficult. I once heard someone say “if you really want to appreciate your parents, have children”.

But I think it might be even more difficult to be a teenager in 2015 than it is to be a parent.

Tonight we will have dinner together, and I will tell them that I love them. Because I do. Later I will tuck them into bed, and thank God that they are safe and healthy.

That is as close as I can get to dancing onstage with them.

Hal

Being An Introvert

NOVEMBER 16, 2015

In the 1990s, I worked at a place called Astra Merck. It was my first corporate job. I would come into work every morning, make a cup of coffee, check my e-mail and voice mail, and then go out and speak to the people on my team.

I had a colleague who came into work every morning. She threw her coat and briefcase in her office, and then went right to her team and spoke to them. When she was done, she would check her e-mail and voice mail.

Neither style is right or wrong. Both have advantages and disadvantages. For example, sometimes she would come to me and say “so and so on your team has a bullet wound, and is bleeding out at his desk. I thought you might want to know”. And sometimes I would go to her and say “did you see that our company was purchased overnight, we have all been laid off, and we are now unemployed?”

OK, both of those examples were slight exaggerations. But you get the idea. She was the first one to know what was going on with people. I was the first one to know what was going on with events and tasks.

By the way, we made a pretty good team, when we weren't driving each other crazy.

✦

Have you ever heard of an assessment tool called the Myers Briggs Type Indicator, or MBTI? It is an assessment of preferences and styles in the workplace. The MBTI has approximately 60 questions. None of them are "right or wrong" questions- they are all about preferences.

For example-when you go to a party with people that you don't know, do you prefer to "work the room" and meet as many people as you can, or do you prefer to connect with one person, and speak with them for a long time?

When you return home from that party, are you energized, and feel like you'd like to do it all over again, or would you prefer to sit in a quiet room and decompress for a while?

✦

I'm an introvert. (I know that you are shocked by that). When I go to a party, I want to stay with one person for the whole evening. For me, meeting new people feels like hard work. If I meet several people at a party, I get tired, and I struggle to remember the names of the people I met.

When I come home, I definitely want to sit in a dark, quiet room and decompress. For a week, if possible.

I orient towards tasks instead of people. I always have. I find comfort in tasks. If you assign me some sort of solitary task that involves reading or writing, I'm delighted to do it. I prefer that.

While I prefer being alone, I am married, have two children, I have a busy career with responsibilty for a team, and I participate in several community and social activities. So I flex when I have to. I even enjoy doing it.

It's just that I prefer to be by myself sometimes.

✦

The world recognizes extroverts. Think of the entertainers, athletes, politicians, and corporate leaders that you know. They like to be in the public eye. They get their energy from shaking hands, talking to people, and being in the spotlight.

People like to follow leaders who look like they are enjoying being leaders. Who wants to be led by someone who isn't enjoying what they are doing?

✦

Introverts can also show preferences about personal space. I'm not a touchy-feely, huggy kind of a person. Sometimes I meet people who like to touch. I carry a taser for just such occasions. One or two jolts, and they stop touching me. I am very aware of personal space. Have you ever met someone who "got in your face", literally? Someone who would walk up to you, and stand toe to toe?

Introverts also like boundaries. I had a colleague who shared her apartment key with 9-10 friends. They all had keys for each others apartments, and had permission to stop in, anytime, where each of them lived. Not me. I think that would drive me crazy. As I once heard someone say, "if you are going to surprise me, please let me know in advance".

✦

I received some coaching many years ago about how to flex in my work style. My coach suggested that since I prefer doing tasks, I should create a task of "walk around and talk". I have a "to-do" list, and I put "walk around and talk" on my to-do list. And every day, I walk around and speak to my colleagues.

It works. I know it sounds weird, but I walk around, I chat with my colleagues, and I get good work done that way.

✦

It probably isn't surprising that I married an introvert, and that our girls are introverted too. Our home is a quiet place. Even our dog is an introvert. After a walk in the park, or any activity where he interacts with any dog or any person he doesn't know, he curls up in a ball, let's out a big sigh, and goes to sleep.

Good idea.

Chronos & Kairos

NOVEMBER 19, 2015

I read an article this week about time. The article noted that there are two words in the Greek language for time: Chronos and Kairos.

Chronos is linear time. Chronos is “I will pick you up at the train station at 7:30”, or “our meeting will last one hour”, or “my flight is delayed 90 minutes”. Chronos is about calendars, watches, schedules and planning.

Kairos is something different. Kairos is about losing track of time, or “time out of mind”. Kairos is when I’m enjoying something so much that I forget what time it is and stop looking at my watch. As my favorite band used to sing “….what I want to know is- where does the time go?”

✦

I spend most of my time in Chronos. I look at my watch, my work schedule, and I ask questions like “how much longer will this meeting go on” or “are we there yet?”

I live for Kairos. Sunday dinners are Kairos time. We light candles, we play music, we laugh, we eat.

And we lose track of time.

✦

I have a funny relationship with time. I am hyperaware of it. We have 16 watches and clocks in our home, and some need to be changed every time we “change clocks”.

You have 16 clocks too, but you probably don’t think about it. We have clocks on our ovens, on our microwaves, one watch per person, and one alarm clock per person. One clock in each of three cars. And I haven’t included the clocks that are on our computers and phones.

✦

I listen to Pink Floyd sometimes. Their album “Dark Side of the Moon” has two songs entitled “Money” and “Time”. The album was recorded at a point in their careers when they were starting to achieve great financial success, and also at a time when they realized that they were starting to age.

In the song “Money”, they joke about having so much money that they can buy a football team (the kind of football team that kicks a soccer ball around, since they are British).

But they also sing about the passage of time. They realize that they have way more money than they can ever spend, but not enough time to spend it.

Part of their song “Time” goes as follows:

“You are young and life is long and there is time to kill today.
And then one day you find ten years have got behind you.
No one told you when to run, you missed the starting gun.”

A little bit later in the song, they sing **“Every year is getting shorter; never seem to find the time. “**

I can relate. I am 53 years old. Unless I live to be at least 107 years old (not likely), my life is more than half over. It might be more over than that, and I don’t know it.

When I was younger, all that I wanted was to have more money. I thought I had all of the time in the world, but not enough money.

Now that I’m older, I realize that I probably have enough money, but not enough time. Or not as much as I’d like to have.

✦

I’ve written before about having stents placed in my heart. Something about that experience woke me up about the passing of time. I was laying on the cardiac cath table, watching the whole procedure. On one hand, the medical and technology parts of the procedure were fascinating. On the other hand, they were working on my heart, and that got my attention.

One day, my heart is going to stop beating. It is going to stop keeping time, and that will be it for me. So I think a lot about how I use my time. The time I have left is limited, it is important to me, and I don’t even know how much of it I have left. I could have 40 years, 4 years, or 4 days. The truth is that I have no idea.

I know how much money I have. I don’t know how much time I have. I only know that I have now.

Whatever time I have left, I’d like to spend as much of it as possible in Kairos, not Chronos.

Hal

✦

The Ant & The Grasshopper

DECEMBER 4, 2015

I read a fable when I was young called The Ant and The Grasshopper. In the fable, the ants worked and saved every day, and the grasshoppers played and enjoyed their time in the sun. The grasshoppers teased the ants, because the grasshoppers were having a lot of fun in the sun.

The ants kept storing food, and the grasshoppers told the ants “don’t worry-there is enough!”

Until winter came.

✦

I am an ant. I work and I save, and I plan for winter.

But I watch the grasshoppers, and it looks like they are having fun.

In the interest of full disclosure, I should mention that I am having an affair with a lady who works for our local financial services firm. This firm was founded by some super-ants. She is a super-ant. She has worked for this company for about 15 years. So we save a lot.

But I struggle with “how much do we need to save, and how much is enough?” Some days I want to be a grasshopper and purchase a Porsche, and other days I want to be a super-ant and find pennies in the sofa and rush them to the bank.

How much is enough?

✦

I have read that 50% of all Americans have saved nothing for retirement.

How much do we need for retirement? That is an ant question. There are a lot of ways to answer it, so I will share one way.

One calculation is to take your current annual spending, and multiply it by 20. That is an estimate the amount of savings that can last all of your retirement. That allows an approximate 3-4% withdrawal every year, forever, assuming that your investments gain 3-4% a year.

For example, if your annual spending is $100,000, then you need $100,000 x 20, or $2,000,000, saved for retirement. If you withdraw 4% of that a year, you withdraw $80,000. Hopefully Social Security fills in the rest.

But 50% of Americans have nothing saved.

What happens to the grasshoppers when winter comes?

✦

A generation ago, companies provided pension plans to their employees. An employee who worked his/her entire life at a company could retire with a pension that provided for a reasonable retirement.

But about 25 years ago, companies started eliminating pensions (called defined benefit plans), and started moving towards employee-funded programs, like 401ks (called defined contribution plans). Defined contribution plans require employees to take charge of their own savings.

That approach works well for ants. It doesn't work well for grasshoppers. It also doesn't work well for people who don't make enough to save 10% or more of their annual income.

✦

How much is enough?

I have met people who have lived in refugee camps. I know a couple of people who have been homeless, one of them for over a year. Some of my relatives lived through the Great Depression. Some friends have been in war zones.

These are people who did not have much. But they don't seem to struggle with the concept of "not enough" in their lives. But I do.

I was getting a haircut on Wednesday night, and the woman cutting my hair said "God will provide".

Really? What about for my friends who were homeless? What about for the people in refugee camps? None of them chose to be there, and some of them were really smart, really hard working people, who were caught up in circumstances.

What about "God helps those who help themselves".

Maybe. Let me think about it.

✦

I drive 120 miles roundtrip every day for work. I don't recommend it, but I have a great gig, which happens to be in Princeton. So I drive.

There aren't many gas stations on my route. The middle 50 miles has no gas stations at all. So I have to be conscious of how much gas I have left.

How much is enough?

About twice a year, there is a "mother of all traffic jams" on my commute. A truck overturns, spilling its contents on the road. Or there is an accident with a fuel spill and a car fire.

Whatever the cause, a couple of times a year, my ride turns into an adventure. And "how much gas do I have" becomes an issue.

During one of these traffic jams, I spent 4 hours in the car. I saw several people who ran out of gas, pushing their cars to the side of the road.

So I make it a practice to always have at least 180 miles of gas in the car in the morning for my 120 mile commute.

Theresa took my car out last night, and left it with 175 miles of gas.

So I stopped at the gas station this morning. Because I don't want to run out of gas on the Pennsylvania Turnpike during the mother of all traffic jams.

✦

What I would like, is to save for life like an ant, and enjoy life like a grasshopper.

I'm still working on it.

Hal

The Crow's Nest

DECEMBER 15, 2015

Old sailing ships used to have a basket attached to the highest mast on the ship. The basket was called The Crow's Nest. A sailor was assigned the job of climbing up into the basket, and looking around. That sailor had better viewing than anyone else on the ship. He was the lookout.

✦

Years ago I was struggling with an issue that I thought would never go away. A friend pulled me aside and told me to put on a pair of "10 year goggles". I asked him what he meant. He explained that I should pretend that it is now 10 years in the future. Did I think that I would be struggling with this issue in 10 years? Was the issue so big that it would still be there? Or would 10 years make it a distant memory?

He was right. The problem resolved itself, and it did so in much less than 10 years.

✦

There is a convenience store near me with a penny pot by the cash register. There is a small sign on it that says "need a penny, take a penny...have a penny, leave a penny".

✦

I was surprised this week when two people asked me for hope. Not help. Hope. They weren't feeling so good about things in their lives, and they needed to hear me say that it is going to be ok.

So I climbed up into the Crow's Nest, and I looked around. Both of their situations looked ok, from the perspective of the Crow's Nest. So I told them that it was going to be ok.

Why is it easier for us to provide that perspective for other people than it is to provide it for ourselves?

✦

Hope is a funny thing. I think we are supposed to share it. Sort of like the penny pot, it seems to work best if I leave some around if I have some extra, and I take some from someone else if I need some.

I have a friend who talks about our inability to lift a chair that we are sitting in. Try it. Try to lift your own chair, while you are sitting in it. It isn't possible.

But it IS possible to life a chair that someone else is sitting in, especially if you have help. Three or four people can easily lift a chair that someone else is sitting in.

Life is like that. Sometimes I can't seem to lift myself out of whatever chair (situation) I am in. But someone else comes along, and says something that lifts me up right away.

Hal

The Tortoise & The Hare

DECEMBER 22, 2015

When I was little, I read a fable called The Tortoise and The Hare. You've read it too. There is a race between a Tortoise (a turtle) and a Hare (a rabbit). The tortoise is slow, and the Hare is fast. They line up to race, and everyone knows that the Hare is going to win.

But they don't award the medal at the beginning of the race.

✦

There are a lot of important lessons in this fable. We call them "teachable moments" at Chez Ward. One lesson is to ignore the loud person who brags a lot. Another lesson is that it may be important to start well, but it's even more important to finish well. And to race well all during the race.

Persistence and resilience bring rewards.

✦

I did not start well in life. I was short, fat, unathletic, I wore thick unattractive glasses, and I had braces. I was always the last one chosen for dodge ball, if you know what I mean.

So I took my fair share of abuse in elementary school. Sort of like the tortoise.

I remember thinking "I will show you....". Not in a vengeful way. More of a "just give me a chance, and I can show the world that I'm capable of something".

Luckily for me, the world doesn't reward medals for 4th grade dodge ball skills. The world rewards hard work, patience, and a persistent attitude.

Some of the kids I knew had their peak on the playground in 4th grade.

I haven't hit my peak yet. I'm just getting started.

✦

My girls go to school with some really smart people. It's not that my girls aren't smart. But they go to school with some scary-smart people. People whose hair is on fire with smarts.

Some of their classmates are so smart, that they don't have to study at all. They have so much native intelligence that the content comes to them naturally.

I feel sorry for them. They haven't learned to work yet. Sort of like The Hare.

My girls have to work really hard. They have developed outstanding work ethics. They have to work harder than anybody else.

Sort of like The Tortoise.

✦

My daughters are receiving their grades for the end of the year right now. I've been listening to them moan for a month about how badly they thought they had done. They've been making plans to sleep in each others basements for the rest of their lives. I've been listening to them talk about what it's like to be the underdog.

Now they are learning the results, and there is a lot of celebrating going on.

The lesson here?

The Hare might be more fun to watch at the starting line.

But I always bet on the Tortoise.

Hal

Noise Reduction

DECEMBER 22, 2015

I joined the 1K Club this year. The 1K Club are people who have flown 100,000 miles in a year.

This year I have been to Tokyo 8 times, plus Paris, Turks and Caicos, New Orleans, and Dublin, Ireland. That is a total of 126,720 flight miles.

This is the point where I should note that I don't really enjoy flying. Planes are more crowded and noisier than they've ever been. Groucho Marx once said "I don't want to be a member of any organization that would have me as one of its members". That's how I feel about being part of the 1K Club.

✦

As a result of doing all of this flying, I have learned how to sleep anyplace. If I can block out all of the light and sound, I can go to sleep. So I invested in a really good pair of noise-cancelling headphones, and a really good eyemask. When I put both of those on, I block out everything, and I can go to sleep.

I also have earplugs, and an app on my phone that makes “white noise”. In really noisy situations, I can put the earplugs in, then the headphones go on top, and I play white noise, and I can’t hear a thing, no matter how loud it is outside.

✦

One of the things I’ve learned this year is how much noise there is, and how much I enjoy reducing it.

I’m not talking about the noise you hear. I’m talking about the noise of distractions. Distractions are those interruptions that are not important.

When I fly, I have the opportunity to really focus on what is in front of me. I can take a life situation, or a problem, or a work project, and focus on it for 2-3 hours without interruption. I have been more productive this year than I’ve ever been before.

I’ve written 80 essays this year. I completed every work deliverable.

And I also have the opportunity to think, and be creative when I fly. I focus on what’s really important.

What’s really important is my family, my friends, my health and my spirit.

So while I didn’t love all of the flying that I did, I am really focused on what’s important.

It’s not the noise.

Hal

2016

47 essays

The Bill of Responsibilities

JANUARY 5, 2016

In the Otemachi train station in central Tokyo, several subway lines converge. Trains pull up to the platform with hundreds of passengers who are rushing to work. There is one escalator that takes passengers up a 5-story rise to street level.

When I first saw this escalator, I assumed that there would be a mad crush for the front of the line, as people jockeyed for position to get up the escalator. But instead of running to the front, people run to the back, and get in line. The line is sometimes 50 yards long. But everyone waits their turn. The entire line moves at walking pace to the escalator. Everyone wins.

There are no signs, no instructions, and no one controls the line. It just happens, every day.

✦

I do a lot of driving. 40,000 miles a year or so. So I get to watch a lot of things on the road. One of the things that I see is a lot of trash. Our trash. I know it is our trash, because I see us throwing it out of our car windows.

Why does anyone think that it is ok to do that?

And it isn't just in cars, either. I walk my dog a lot, too. Not 40,000 miles a year, but a lot of miles. And the cigarette smokers on my street don't seem to mind leaving their cigarette butts on the street.

I don't care whether something is biodegradable or not. Here is my rule of thumb- if I won't throw it on my kitchen floor, I won't throw it on the street.

What's so difficult to understand about that?

✦

I am reading a lot right now about the Bill of Rights. People are complaining about Their Rights. I don't hear people talking so much about their responsibilities.

So let me talk about my responsibilities.

✦

I am a husband. I married my best friend. When we got married, Theresa and I took a set of vows. Those vows included statements like “til death do us part”, and “in sickness and in health”. I learned that Theresa meant those vows when she took them. She still means them.

So do I.

I read someplace that the sign of a really good marriage is when both partners feel like they got the better end of the deal. Trust me, I got the better end of the deal. If you know both of us, you know that to be true.

That means if she asks me to do something, I do it. We try to divide all of the chores and tasks. She takes care of food shopping and bills, so I take care of the cars and trash. It’s mundane stuff, but we take care of it, so that we can take care of each other, and ourselves.

My hope is that we get to spend the rest of our lives together, hopefully in good health. It means forever. And it also means a lot of Golden Rule stuff at home.

✦

I am a father of two beautiful young women. Very expensive, but very beautiful.

I made a couple of promises when they were born. Something along the lines of “God, if you just get us through this delivery safe and sound, I promise I will take care of this little urchin the best that I can, for as long as I can”.

So my end of the bargain is that I think I am supposed to take care of these little urchins. That means I deal with iPhones dropped in the toilet, and iPhones dropped off of third story ledges. It means volleyball tuition and college tuition. It means that one bathroom looks like a cosmetics factory. It means 6000 diapers apiece, and all the Father-Daughter Dances I can attend.

It means that if either of them is so motivated to have a dog that they create a Powerpoint presentation entitled “Why We Should Have A Dog”, then.....

✦

I have a dog. Although it would be more accurate to say that Darwin has a family. That means hundreds of night-time walks in the snow and the cold, when I don’t want to go outside. It means cleaning up dog poop, and licenses, and vaccinations, and all of the responsibilities I would want someone else to take care of, if I was him. It means baths and brushing and toys and playtime and all of the stuff he needs us to do.

✦

I am a family member. That means that I am supposed to participate in my family. I am supposed to show up, anytime, anywhere that I am asked. It means weddings, Bar/Bat Mitzvahs, Communions and Baptisms, Passovers and Christmas Eve's (it's complicated). It means birthday parties and wakes and funerals and all of the stuff that goes on with people that I love and care about.

It means that not only do I show up....it means that I try to show up with a smile.

And maybe even shave.

✦

I am an employee. I have a job. A company pays me to work. That means that I am supposed to work. If possible, I am supposed to do such good work, that my company thinks that they got the better end of the deal.

I should show up every day. Every day. No "calling out sick".

I should remember how insanely lucky I am to have this gig, or any gig at all. I am insanely lucky that I get paid to do interesting, important work, with interesting and incredibly intelligent people. There are some days I can't believe that anyone pays me to do this. I need to act that way every day.

I work with other people. Really nice people, by the way. That means I am supposed to work well with them. I should try to treat them with dignity and respect, the same way that they treat me.

I should ask about their families, and their dogs and cats. I should ask about their vacations, and their holidays, and their traditions.

✦

I am a taxpayer. You may not like what I have to say here.

I pay a lot of taxes. My wife and I make a lot of money, so we pay a lot of taxes. More than six figures a year. By the end of our working lives, we will pay millions of dollars in taxes.

And I would be glad to pay even more.

You know why I would be glad to pay more? Because I live in a time and a place where a poor kid from Northeast Philadelphia can receive a great education (both the kind you get in school, and the kind you get at the kitchen table), and grow up to be incredibly lucky. I am safe and well fed and educated and gainfully employed.

I use public roads, public water, public sewer, public electricity, public telephone systems, public gas works. I am the beneficiary of a lot of infrastructure that is freely, or inexpensively, available to me.

My children attend(ed) public schools. Great schools. The best schools in the nation. The real estate taxes that we pay to support those schools is a bargain. Let me be really specific about this. Our school system has been ranked the number 1 school system in the country by two different organizations in the last three months. If you doubled my real estate taxes, to pay for these schools, I would not complain. It's a bargain.

In a time and a place where it is fashionable to complain about high taxes, let me be provocative.

I'm willing to pay more.

✦

I am a citizen. That means that I should participate. I vote, every time. I try to stay informed. When I know someone who is running for office, I support them. I read. I communicate with like-minded citizens.

The people in my community who hold elected office do so out of their love for their community. Some of the jobs are totally volunteer. I applaud them for that. Our lives are better for their service.

I have the opportunity to leave this country 5-10 times a year, for work and for pleasure. Every time I leave, I learn a little bit more how lucky I am to live here. I may complain a lot- but I am lucky to be here.

✦

I am a homeowner and a community member. That means that I should take care of my home, and my community. My lawn should be mowed, my snow should be shoveled. My trash should go into the special trash cans that we are supposed to use. I apply for permits for the work that I am supposed to apply for.

When someone organizes something in our community, I try to participate. That means candy on Halloween, and putting up luminaries on Christmas Eve.

✦

I am a member of several service organizations. That means that I should help. When someone reaches out for help, I do my best to do what is needed. That involves attending meetings, and taking notes, and making telephone calls, and serving meals, and donating money.

These are organizations that helped me, helped my profession and my community, and helped people I know. It is the least that I can do to repay the favor.

✦

I have a body. That means that I should try to take care of it. That means eating right, and lots of exercise, and plenty of rest. I'm a vegetarian, and I exercise rigorously at least 4 times a week. No less than 6 hours of sleep a night, and a couple of times a week I need 8 hours of sleep. I don't apologize for that.

I need to take care of my body if I am going to be responsible for all of the other responsibilities I have.

✦

✦

We have an expression in our culture, "What's In It For Me?" In short, "WIIFM". I've used it.

As I grow older, I've started asking a different question: What Is Expected Of Me? Or "WIEOM".

It's the difference between the Bill of Rights and The Bill of Responsibilities.

It's the difference between selfishness and selflessness.

What is expected of me? A couple of quotes provide good answers. In Luke 12:48: "For unto whoever much is given, of him shall be much required." Much has been given to me, and I think it is time that much should be required of me. As someone I know used to say, "I am reporting for duty!"

I have a responsibility to provide for my family, my community, my country and my workplace. I am grateful for that responsibility. I know people who don't have those responsibilities, and they wish that they did.

What is expected of me?

Hal

My Powerball Jackpot

JANUARY 12, 2016

The Powerball jackpot for tomorrow night is now estimated to be at least 1.5 billion dollars. I've spent a little bit of time thinking about what I would do with my winnings.

First a little bit of lottery math. The jackpot number is a pre-tax number, if you take it in annual installments. I don't want annual installments, I want it right now. The lump sum payment will probably be about $900 million, before taxes. After taxes, it will probably be about $600 million.

Unfortunately, that is not enough for me to purchase my favorite NFL football team. So instead of doing that, if I won, I would give it all away. Every penny.

I think it would be really fun to be the first person in history to give an entire lottery jackpot away. I would love to give some of it to the Wards, Augustines, Alberts, Lubriscianos, Friedmans, Wagers, and Hills. It would be a lot of fun to get all of my relatives together, and thank them for everything they've done for me. And then hand them manila envelopes with a check for, let's say, $2 million apiece.

I'd make sure that Theresa and the girls were well taken care of. Enough to live off of the interest for the rest of their lives. A thank you for a job well done.

Then I'd love to start a charitable foundation. Not one of those phony-baloney things that athletes and celebrities do as a tax scam. I mean a foundation that has no expenses, just a small group of people who think about the best way to make a difference in the lives of others with charitable funding. I'd fund it with, let's say, $100 million. A foundation like that could give away at least $5 million a year, and live on forever.

✦

What would happen if someone gave away a $1.5 billion lottery? I think people would freak out. The internet would probably melt. Nothing like it has ever happened.

It's not like I really need the money. If I want to take my sweetie out for dinner, I can. If I want to go to an Eagles game or a Bruce Springsteen concert, I can. None of that would change. We have enough food in the fridge, and I have enough socks. Darwin has more

squeakie toys than any other Schnoodle.

But what I can't do right now is to pay off everyone's mortgage. Or fund everyone's college tuition. Or start a charitable trust that can make a difference in the lives of thousands of people.

That would be a lot of fun.

Bring it on.

Hal

The Snowpocalypse

JANUARY 21, 2016

We are expecting some snow tomorrow night. It is supposed to last about 24 hours, and may bring up to 18 inches of accumulation.

Let the hype begin.

One sign of a big storm is that the media gives it a nickname. Past nicknames have included "Snowmageddon", "Snowpocalypse", and of course, "The Storm of the Century". This storm doesn't have a nickname yet, so I guess it isn't big.

✦

I tell people who live in other places that we live far enough north that we get some snow, but far enough south that we don't know what to do with it.

People in Minnesota, Alberta and Alaska don't worry about snow. They are prepared for it.

But not us. We freak out about snow. If you don't live in the northeast part of the country, you should have the supermarket experience sometime. Go to a supermarket in the 24 hours before a big snowstorm. Parking lots fill up, and the inside of the markets are a madhouse. All of the milk, bread and eggs are gone.

What is it about snowstorms that makes people purchase milk, bread and eggs? Why not soup, cheese and peanut butter?

And chocolate?!

✦

The first sign of a significant storm is when schools close. I don't blame the schools for using caution when they decide to close. There are school buses full of school children who have to be taken safely home. No one wants a school bus full of children to be in an accident.

What happens, though, is that sometimes the schools close in advance of a big storm, and then the big storm doesn't happen.

✦

The real sign of a big storm is when airports and shopping malls close. The impact of closed shopping malls isn't important, but the impact of closed airports is. Thousands of people either can't leave, or they can't return home.

A few years ago, I was on a business trip in Japan, and a big storm was supposed to hit the East Coast. My flight home to New York City was cancelled. A friendly travel agent arranged a flight for me to Washington, D.C., and arranged for a ride home for me from Washington, D.C. to Pennsylvania.

✦

Some places don't think snow is a big deal at all. We spent some time in Alaska a couple of years ago. We visited a place (a resort called Alyeska) that receives 100 feet of snow a year. They get so much snow that they set off explosions in the hills, in order to trigger controlled avalanches.

They drive on the snow. They dogsled on the snow. They even fly on the snow.

That's us, on a glacier. If you want an adrenaline rush, try landing on a glacier. If you really want a rush, ask the pilot about the plane. We learned that our airplane was 60 years old.

Think about that when the plane is landing on a glacier.

✦

I admit that it is easy for me to be casual about snow. It won't affect me very much.

But how do I explain to this little guy that it is time to go for a walk in 18 inches of snow?

Hal

Help On The Way

JANUARY 26, 2016

We had a blizzard this weekend. We had 30 inches of snow between Friday night and Sunday morning. It was a top-5 snow event for us.

My family and I started snow removal on Sunday morning. I was outside by 7am. I purchased an electric snowblower last year, so I thought I would be ok. The snow blower is ok, for snow totals up to 12-18 inches. But it wasn't so useful for the 30 inches we had. In order to really make it work, someone had to chop the snow into manageable 12-18 inch piles.

Around 3pm or so, as the sun started setting in the west, I started to realize that we were not going to clear our driveway on time. Not a biggie, I guess. Schools were probably going to be closed, and I could work at home on Monday. But I was starting to wish that my snowblower was a dump truck with a plow.

(I did leave a message for our landscaper in the morning, who also snowplows our driveway. But our street was not passable, so I assumed he wasn't going to make it. When he did arrive later in the day, he was out of gas, and his trucks were getting stuck in snowdrifts).

That is when our next door neighbors appeared. Kevin and Lori live next door to us. If I can brag for a minute, I have to say that I have better next door neighbors than you do. Not that I have anything to do with it, but they are two of the finest people I've ever met. They are exactly the kind of people you want to live next to. They love living here, and it shows. They are transplants from the Pittsburgh area. Perfect neighbors in every way.

Except for the Pittsburgh Steelers flag that they hang outside on some Sundays in the fall.

✦

Anyway, around 3pm, Kevin and Lori stopped by our driveway, with their little friend Toro. Toro is the name of their snow blower. I know that, because it said so on the front of the blower. A big snowblower, by the way. I think you could probably fit a sofa into the front end of this thing. Kevin and Lori started to help, and our driveway was cleared by 5pm.

✦

I was surprised.

I should not have been surprised, at least not by Kevin and Lori's actions. They are good and kind people, generous with their time and their effort. Our neighborhood is better for them being a part of it.

I was surprised because....I guess because I've been struggling a little bit with humanity lately. My expectations are kind of low. Maybe it's the Winter Blahs, but I'm in a place right now where I expect people to disappoint me. If they do, I'm not surprised, and if they don't, there is upside.

I've had a few people disappointments recently. Nothing major. Just a few little snubs, oversights, and the like. Things that made me go "hmmmm".

One of my friends talks about trying not to rely too much on other people. She says "the cavalry isn't coming". What she means is that if I have a problem, it is up to me to solve it. No one else is coming to fix it for me.

So when Kevin and Lori showed up with a smile and a plow, I was surprised.

Let me see what I can do to pass it on.

Hal

I Heard The News Today

JANUARY 28, 2016

Thirty years ago today (January 28, 1986), the Space Shuttle Challenger exploded just after liftoff. Everyone on board was killed.

I was attending pharmacy school at the time. I remember walking into Griffith Hall, and everyone was standing around a TV screen. I asked what was going on, and someone told me that the shuttle exploded.

I had one of those "oh my God" moments. I will remember it forever.

✦

My parents used to talk with their friends about the JFK assassination. They all remember exactly where they were and what they were doing when they heard the news.

My grandparents used to talk about Pearl Harbor, and D-Day, and the day WWII ended in the same way. They remembered those events vividly.

✦

The first one of my “where were you” memories was when Martin Luther King Jr. was assassinated. I don’t have many memories of it, but I remember being in the hospital having my tonsils removed, and someone mentioned it.

I was too young to remember JFK’s assassination, and for whatever reason, I have no memory of RFK’s assassination.

✦

My generation has a few of those "where were you" events.

I was watching Monday Night Football on December 8, 1980 at college. Howard Cosell note that John Lennon had been shot in New York City. A few minutes later, he announced that John Lennon had died. Ironically, Lennon sang a lyric in the song “A Day In The Life”: “I heard the news today, oh boy....”.

Months later, March 30 1981, President Reagan was shot. I was walking across Penn’s campus when I heard.

And on May 13, 1981, someone shot Pope John Paul II.

I remember hearing about each one.

✦

Another moment that people my age remember is the O.J. Simpson car chase. It happened on June 17, 1994. All that anyone needs to say is “white Ford Bronco”, and we all remember where we were. I could not stop watching that chase.

A few months later, someone bombed the federal building in Oklahoma City. I was going out to lunch with colleagues for a work event (April 19, 1995), and walked into a restaurant. Everyone was watching the TV screen with mouths open.

I was home taking care of my newborn daughter on August 9, 1995 when someone called me to tell me that Jerry Garcia died.

✦

My most memorable event was 9/11. September 11, 2001. I was at work that morning, and someone came into my office and told me that a plane had crashed into one of the twin towers. Then 30 minutes later, the same person rushed into my office and said that there was a second crash, and it looked like we were being attacked.

The next week was a blur.

I rushed to pick my daughter up at school. She was 6 at the time. She knew something was going on, because parents were coming to school and picking up their children early. She was with the librarian, and I gave my daughter a big hug. She asked "what's wrong, Daddy?"

I didn't know where to begin.

I still see that school librarian from time to time. We nod. We share a "where were you" memory.

✦

Where were you when you heard the news?

Down To The River

FEBRUARY 2, 2016

I know a fellow who spent a year of his life living on the streets of Philadelphia. Let's call him "K". K is now an executive, and a widely respected member of his profession. Sometimes when he tells his story to other people, he reaches in his mouth and takes out half of his teeth, just for effect.

When he does that, there is a dissonant effect. People look at him and wonder, what part of his story is correct? The part that is wearing a suit right in front of me, or the part that is taking his teeth out of his head, talking about being homeless?

✦

I know another fellow (a friend of a friend, let's call him "R"), who is living in his car right now. There are probably a lot of reasons for that. But none of them make his situation any easier. He spends some of his time in his run-down vehicle, and some of his time in a shelter in our county.

My hope is that R finds a miracle, and that someday he can tell a story like K does.

✦

I am fascinated, and terrified, by hard luck stories.

My wife and I watched a performance many years ago, called “It’s Raining On My Furniture”. It was part of a benefit show, and someone who was well-known as a comedian did a very serious monologue from the perspective of a homeless person.

The monologue started with a normal fellow speaking to the crowd about normal things, and it evolved into a monologue about disappointments, betrayal, divorce, despair and finally homelessness.

I heard it almost 30 years ago. I won’t ever forget it.

✦

I went to see Bruce Springsteen & The E Street Band on Sunday night. He played his album “The River” as part of the concert.

The River was a 20-song double album, released in 1980. At the time, the United States had fallen on really difficult economic times. The album is full of references to hard times, like “lately there ain’t much work, on account of the economy...”.

I watched an interview with Bruce Springsteen where he described the current situation as “the difference between the American Dream and the American Reality”. I knew exactly what he was talking about.

The American Dream is the idea that I should be able to stand on the shoulders of those who came before me, and achieve even greater things. And my children, and their children, should be able to stand on my shoulders and achieve even more than I did.

But not everyone gets to live the American Dream.

✦

Why doesn’t everyone get to live the American Dream?

Someone I know likes to say “it’s complicated”. It is complicated. There are a lot of reasons. It would be easier if there was a simple formula for success, like “3X Effort + 2Y Education=American Dream”. My experience has been that a lot of achieving the American Dream seems to be about circumstance. That it is about being in the right place at the right time, about being born in the right family, in the right zip code, in the right year.

I have experienced a lot of the American Dream. But I don't take much credit for it. My parents provided me the opportunity to receive a great education, and they shared countless other opportunities with me as well. I have been able to make a lot of mistakes, and I have received a lot of second chances. I've received more than my fair share.

So I don't confuse all of that good luck with any virtue on my part.

✦

There is a lyric in the song "The River", about the loss of dreams. It goes:

"those things that seemed so important, they vanished right in the air, now I act like I don't remember, and Mary acts like she doesn't care".

Later in the song, one of Springsteen's most painful lyrics is "is a dream a lie, if it doesn't come true, or is it something worse?"

✦

✦

So what do I do with all of this information? As best as I can, I try to share some help and hope with people who need it. My wife and I volunteer at a facility that provides transitional services to the homeless community in Philadelphia. We also work with a local non-profit organization in our community that helps people who have fallen on hard times to get back on their feet. Why do we do this? Maybe a story will help explain.

My friend "K" (who I wrote about earlier) did a really big favor for me one time. Really big. I thought it was epic. I asked him how I could repay him. I had a checkbook with me, and I was prepared to pay. K looked at me, and all he said was "Pass It On".

I'm trying.

Omaha Beach

FEBRUARY 8, 2016

My wife asked me, "Can you take my Uncle Ricky to lunch?" Her Uncle Ricky is in his mid-90's. We were at the hospital, visiting his wife.

“Yes” was the right answer. I knew that, so I said yes. But I wasn’t really sure what to talk about. Ricky (born Phil, but I’ve never heard anyone call him that) and his wife Carm attended our wedding, but I was never really close to them, so I wasn’t sure what to talk about.

We sat down in the hospital cafeteria, and I noticed that he was wearing a hat that said “World War II Veteran”. I asked him if he fought in World War II, and he said he had. I asked him where, and he said, “I landed in France on D-Day”.

✦

D-Day was the landing on the beaches of Normandy, France on June 6, 1944.

World War II started officially in 1939, but the causes of it started much earlier. By 1944, Germany and Italy occupied most of Western Europe, Eastern Europe, and Northern Africa. Japan occupied large parts of the Pacific region. The Allied Forces (U.S., England, Canada, Australia, and many others) needed to be on the ground in Western Europe in order to be able to eventually reach Germany and topple Hitler.

In order to do that, the Allied Forces needed an entry point into Western Europe. The beaches of Normandy, France were chosen for several reasons. One reason is that those beaches were relatively close to England, across the English Channel. At the narrowest part of the English Channel, England and France are only 21 miles apart.

But there were several challenges with landing on those beaches. One is that the Germans were heavily fortified in the hills above those beaches, in concrete bunkers. Another is that the surf was incredibly rough there.

On June 6, 1944, English and American forces landed on 5 beaches in the Normandy area- Omaha, Juno, Gold, Utah and Sword. Over 4400 American and English men lost their lives that day on those beaches. Many died as they set foot in the water. I visited Omaha Beach last year, and I understand why. The Allied Forces landed on low ground, and had to wade through water, up the beach, and then uphill in order to capture those beaches. It was a life threatening task for all of the soldiers involved. If you’ve never seen “Saving Private Ryan”, see it. I’ve read that the D-Day scene is supposed to be pretty realistic. It’s painful to watch.

✦

I asked Ricky what happened after D-Day. He noted that he fought in the Battle of the Bulge.

The Battle of the Bulge took place from December 16, 1944-January 25, 1945. In the six months after D-Day, Allied Forces pushed east through France, towards Germany. They reclaimed about 300 miles of French territory. By December 1944, Germany decided to counter-attack. The German counter-attack took place in the Ardennes Forest, stretching across parts of Belgium, Luxembourg and France. The Germans attacked right into the middle of the Allied Forces, with the intent of separating the forces and causing havoc. It almost worked.

I've been to the Ardenne region, and the Battle of the Bulge Monument. It was supposed to be desperately cold and very snowy that winter. Anyone who fought in the Battle of the Bulge lived outside for at least 40 days, in the freezing cold and snow.

✦

I asked him what happened after the Battle of the Bulge. He said "we headed towards Berlin, trying to capture Hitler".

It is about 550 miles from the Ardennes Forest (Battle of the Bulge) to Berlin, Germany. Germany surrendered on May 8, 1945, so it took about 4 months to reclaim the last 500 miles of France and Germany.

✦

I asked Ricky what was next. It turns out that he was deployed to a Russian air field someplace in Czechoslovakia (now both the Czech Republic, and Slovakia).

He explained that after the German surrender, Russian forces held Czechoslovakia. But at one Russian airfield, German forces would not surrender, and were shooting at Russian planes. So American forces were deployed to this area, trying to end the German resistance.

✦

✦

How do you come back to a normal life after experiences like that?

Ricky and Carm did pretty well, it seems. They got married, and had three children. They worked, and they played. They owned a luncheonette in Manayunk (named "Ricky's" of course). They owned beach rental properties.

They worked really hard. Ricky had a full-time job, and then cleaned the luncheonette every night. Together they ran the luncheonette with my mother-in-law Rose. They cleaned their vacation rentals every weekend.

They lived, and they prospered. They had a wonderful life together.

✦

We were finishing up our lunch, and I thought I should say something to Ricky.

What do you say to a man who spent a year of his life living outside, fighting the enemy, in France, Germany and Czechoslovakia? What do you say to someone who risked his life every day, for the freedoms that we now enjoy?

What do you say to a living, breathing hero?

I leaned over to him, and I told him that the lives that he and I both had, and the freedoms that we enjoy, were made possible by him and his comrades. I told him that I thought that the history of the world changed on June 6, 1944 on Omaha Beach.

Without those D-Day landings, I'm not sure who would have won that World War. Without the bravery of the soldiers who gave their lives on those beaches and those forests, our lives might be totally different today.

I thanked Uncle Ricky for his service. On behalf of me, and behalf of you, too.

I thought I should.

Hal

The Cathedral of Chartres

FEBRUARY 16, 2016

I heard this story recently, and decided to share it with you.

✦

Several hundred years ago, a traveler was walking through the French countryside. He came to the site of the Cathedral of Chartres, which was being built.

He entered the building site, and he saw a sculptor working. He asked the sculptor what he was doing, and the sculptor said "I am making a statue".

He walked around, and he saw a glazier working. He asked the glazier what he was doing, and the glazier said “I am making stained glass”.

The traveler walked around some more, and he saw a carpenter working. He asked the carpenter what he was doing, and the carpenter said “I am making pews”.

Then the traveler saw a janitor. The janitor was pushing a broom. He was cleaning up pieces of marble from the sculptor, stained glass from the glazier, and wood from the carpenter. The traveler asked the janitor what he was doing, and the janitor said “I am building a monument to the glory of God”.

✦

The point of the story is about finding purpose in our lives. The sculptor, glazier and carpenter only saw their own contributions. The janitor, on the other hand, understood that he was contributing to something greater than himself.

✦

Am I approaching my life today as if I am only pushing a broom around, or am I building a monument with my life? What is the meaning and purpose of my life?

Hal

Our Own Best Interests

FEBRUARY 23, 2016

Why do we do things that are bad for us?

If Darwin was correct, we evolved in a “survival of the fittest” manner, and now represent the best and the brightest that DNA has to offer. So if we are the best and the brightest, why do we hurt ourselves with our own behavior? What would Darwin say about that?

✦

There is a legal/ethical concept about whether someone is acting “in his/her own best interest”. The idea is that most people, “of sound mind and body”, act in their own best interest. But at end of life, that ability is lost.

But do we really act in our own best interests all of the time? I don't think so. Have you ever watched someone hurt themselves (and others) with their behavior, and yet that person was unable to stop themselves? Why does that happen?

I experience conflict between things that are "good for me", and things that "feel good". I have this idea of a 2x2 grid, that looks something like this:

Good For Me
Bad For Me

Feels Good
Family time

Work

Exercise

Sleep

Prayer & Meditation

Saving & investing
Junk food

Television

Laziness

Feels Bad
Healthcare (going to the dentist, colonoscopy, etc.)
Extended time away from home (business travel)

Arguing with people

In the short term, I'd like to be lazy, and stuff myself with pizza. But in the long term, I know that is bad for me.

At the same time, I know that going to the dentist is good for me, but I don't enjoy it.

✦

Several years ago, M. Scott Peck wrote a book called "The Road Less Travelled". It is about growing up, and evolving. The first quarter of the book is about Discipline. One of my friends calls discipline "mastery of self".

I read something recently (I can't remember where) about a technique for creating discipline. It involves imagining myself in 30 years, and having that "future me" looking at the consequences of my behavior. So for example, what would 84 year old me say about how I eat, or how I spend money. Because 54 year old me has an impact on the life I am going to be living if I reach the age of 84.

✦

Why is it so easy for me to see this in other people, but struggle to see it in myself?

For example, I really don't like sunscreen. I use it now (I've had a couple of close calls with the dermatologist), but I don't like using it at all. And I don't enjoy eating the kind of food that is the very best for me. Give me a choice between a salad and pizza, and pizza wins, all the time.

✦

Why do we struggle with discipline? Why do we do things that are not in our own self interest?

Hal

Building Bridges

MARCH 1, 2016

I had a business trip scheduled several years ago in Sao Paolo, Brazil. I was supposed to meet with a group of web designers who were going to help me build a website. My boss connected me with this group of people- I had not worked with them before.

I sent them a proposed agenda for a 3-day meeting. I included 10 minutes at the beginning for introductions, and then we were going to dive into the work.

One of the developers called me after she received the agenda. She explained to me that they didn't know me, and that they wanted to take some time to get to know me. I asked how much time they needed, maybe an additional 10-15 minutes?

She told me that the group would like to have coffee with me, and that they wanted to keep drinking coffee until they thought that they knew me. I asked how long this would take, and she replied "Until we get to know you. I hope you like our coffee!"

We drank a lot of coffee the first day I arrived in Sao Paolo. (The coffee was very good, by the way). When I say a lot of coffee, I mean a LOT of coffee. And we started to get to know each other. We shared photos of our families, and started telling stories. We spent almost the entire first day of my trip getting to know each other.

A few months later, I discovered a small problem with our project. I called that developer in Sao Paolo, and I asked her for help. She reminded me of the time we had coffee together, and she reminded me that we knew each other now. Her team dove into the problem, and fixed it immediately.

I'm glad I drank all of that coffee.

✦

Early in my career, I attended a three-day workshop on Negotiation Skills. We spent all of the first day talking about trust.

What I learned in that workshop is that it is a lot easier to get work done with people who I trust, and who trust me. I also have learned that people do better work when they trust each other.

The web developers I worked with in Sao Paolo understood that when they asked me to drink a lot of coffee with them.

✦

I attended a work course last year called "Building Alliances". The point of the course was that we are usually not individual contributors at work. We usually work as part of teams, and if we want to be most effective, we have to have effective work relationships.

Some people call that a "win-win" approach. If we work well together, we both win.

That approach is true outside of work, too. My life goes a lot better when I'm surrounded by people who care about me, and who I care about. We get stuff done for each other, because we are invested in each others lives.

We trust each other.

✦

✦

Our political system used to be based on give and take. We had political parties, but people crossed party lines in order to get work done. To some extent, people trusted each other, and got work done together.

We have lost that ability. I looked up how many bills have been passed in the past year in Congress, and the number is at a 30-year low. Check it out at: https://www.govtrack.us/congress/bills/statistics.

Why is that? DIdn't we elect politicians to get things done? I did. I may not agree with every single law passed by my representatives, but I know that I did NOT elect them to sit on their hands and do nothing.

Politicians on both sides of the political divide (and it really is appropriate to use the word "divide") are now more interested in opposing the other side than they are getting things done.

✦

Politics is messy. It just is. It is supposed to be messy. Politics is supposed to involve compromise, and working with other people.

But what we have right now in our political world is a chronic "lose-lose" situation. There is no trust, and there is very little work getting done.

On an almost annual basis, we read about "government shutdowns". I can't even believe that I am writing that.

And by the way-both sides are responsible. Regardless of what side of the divide you live on, your side and my side both play a part in this.

✦

What happens when we stop trusting each other, is that we go from building bridges to building walls. Figuratively, and literally.

This year we have candidates talking about building walls as their political goal. Really? Is that the best we can do in 2016? Have we become so opposed to everything and everyone that the very best ideas we can propose for ourselves is to keep everyone away from us?

When we stop working with other people, eventually other people stop working with us.

And then we lose.

Hal

Monsters Under The Bed

MARCH 7, 2016

A few years ago, there was an animated movie called “Monsters Inc.” It was about a group of monsters who scared small children in order to collect the energy from their screams.

The idea of “monsters under the bed” is part of our culture. After the lights go out at night, what is under the bed? For whatever reason, the monsters don’t come out until the lights go out. What is it about darkness that makes the monsters come out?

✦

I once heard someone say “if you share a joy it will be doubled, and if you share a pain it will be halved”. The act of talking about pain with another person is a way of shining light on it. Not talking about this stuff is a way of keeping it in the dark.

JFK once said “better to light a candle, than to curse the darkness”.

✦

When I was little I thought there were monsters under my bed. All that my parents had to do to make them go away was to turn on the light. Something about the light, and their company, made the monsters go away.

Over the weekend, a friend confided some stuff with me. Deep Dark Stuff. Stuff about the monsters under his bed. When he was done confiding it all with me, he looked lighter. I think I helped him by listening.

✦

My friends all have their own Monsters Under The Bed. Those monsters aren't the furry snarling kind. My friends monsters are more important things now. Existential things. Things like fear of loneliness. Fear of not being able to provide for their families. Fear of their own mortality.

What is it about Monsters Under The Bed that prefers darkness and isolation? Why do they go away when it is light, and people are around?

Hal

Showing Up

MARCH 10, 2016

My role models show up for everything that they sign up for. They haven't missed a day of work in the last decade, as far as I can tell. They show up. They attend every family gathering, and every social commitment that they commit to.

This is remarkable to me. When my alarm goes off in the morning, the first thing I hear is a voice in my head that says "I don't want to....". I don't want to get out of bed, I don't want to step out into the cold winter air....you get the idea.

My role models have overcome this. They have the ability to show up, when they don't want to show up. And they do it in a way that looks really positive. They don't complain about how busy they are, and they don't tell anyone how inconvenient it is for them to be there.

They show up with great joy.

✦

This is the point where I am supposed to tell you how they do that. The truth is, I have no idea how they do it. It is mysterious to me. They show up for all of their obligations, but they have found a way to make it look like they aren't showing up for obligations.

They have found a way to enjoy things that look unenjoyable to me.

✦

Twenty years ago, there was a book called "The Road Less Traveled". It was a book about how to livelife to its fullest. The first quarter of the book was about discipline. A good definition of discipline is the ability to do things I don't want to do. I don't need

discipline to eat pizza, or to watch football on TV. I like doing those things, so no discipline is needed.

But when it is time to schedule a colonoscopy, or to call the cable company, I resist. I just don't want to do those things, so I put them off. I think it took me two years to call a junk removal company, and it took them two hours to remove the junk when they arrived.

It wasn't as bad as I thought it was going to be.

"It wasn't as bad as I thought it was going to be"- that might be a good title for the first section of my book.

Hal

Same Seat, Different Day

MARCH 15, 2016

Pretend that you and I are sitting together on a flight. One of us paid $100 for our ticket, and one of us paid $1,000 for the ticket. Which person do you want to be? The person who paid $100, or $1,000?

✦

My wife recently purchased three airline tickets. Two were for our daughter, and one for a friend. They were tickets for an international flight. She purchased good seats (direct flights from one capital city to another, on a major airline). She even splurged for a daytime flight (something she never does for me).

She paid $28.67 per ticket, including fees and taxes.

I did some flight shopping this morning. I shopped for the same flight, on the same airline, same time of day. I tried two different websites. I found tickets for $415 apiece, and $1444 apiece. How did my wife purchase tickets for $28.67 apiece?!

✦

Now in the interest of full disclosure, I should tell you that Theresa used frequent flier miles to purchase tickets for $28.67 apiece. She uses frequent flier miles the same way some people use coupons. She saves them, and then uses them for free air travel.

By using frequent flier miles, she is putting two passengers on an international flight for $28.67 apiece, next to some people who will pay $1444 apiece, or more, for exactly the same seats.

How is it possible that a flight can be full of people who pay different prices for the same seats?

✦

Now pretend that you and I are sitting together in a college classroom. One of us paid $250,000 for our tuition for 4 years, and one of us paid $2500 for 4 years.

Which person do you want to be? The person who paid $2500, or the person who paid $250,000?

My daughter sits in a college classroom with classmates who all pay different amounts for their seats. Some pay full price, some pay half price, and some pay nothing at all.

How is it possible that a classroom can be full of people who pay different prices for the same seats?

✦

✦

I don't want to be the person who pays the most to sit on an airplane, and I don't want to be the person who pays the most to sit in a college classroom. When airlines and colleges offer variable pricing for different customers, it makes me question the value of the product that they are offering.

If a company gives away some of its product for free, why should I pay$1,000, $2,000, or $250,000 for that product?

Hal

Dinner Plates

MARCH 18, 2016

A year ago, my wife purchased a new set of dinner plates. They were smaller than our previous dinner plates. They are about 7 inches across, compared to the previous plates, which were 12 inches across.

I like big dinner plates. When I say “big”, I mean like the size of trash can lids. I want to be able to empty the contents of our refrigerator onto my plate. Think “caveman” dining.

Theresa noted that she read an article that suggested that people only eat as much food as they have in front of them. In other words, big plate equals big meal, small plate equals small meal. I thought that that was the dumbest thing I had ever heard. I’m not dumb enough to be influenced by plate size. If I want a giant meal, I will go back for seconds and thirds, and keep eating.

That was what I thought, anyway. It turns out that I am influenced by plate size. Sometimes I go back for seconds, but not that often. And I’ve never gone back for thirds or fourths. The size of the plate has made me more conscious about how much I eat. I have lost some weight since we changed plate size. I am now at my ideal body weight. What I learned is that I sometimes eat unconsciously.

I think I like these new plates. They’ve helped me be more conscious about my eating.

✦

Eating is not the only thing I do unconsciously. I do the same thing with spending. I see something at Amazon or EBay, and I order it. “I see it, I want it, I must have it right now”. On some level, I am convinced that happiness can be found in one of those cardboard boxes that the UPS driver leaves outside my front door.

A few months ago, I realized that I probably need to change the size of my plate for spending, too. So I set up an allowance for myself. I also committed to writing down every discretionary purchase I make. It’s the same idea as dinner plates. My first thought was “This is silly-I’m too old for an allowance”. But it is working.

In the last two months, I became conscious about my spending, and my discretionary spending is down by 90%.

✦

When I’m 84, I don’t want to weigh 500 pounds, and I don’t want to be broke. I want my 84 year old self to be happy, healthy, and financially independent.

I will only be that way in 30 years if I live that way now. Portion control is helping me live that way.

Hal

Siri, Take Me To Work!

MARCH 23, 2016

In the last 12 hours, I have filled my car with gas, driven my daughter to a sports clinic, and driven to work. There isn't anything remarkable about any of that, except that all of that will probably change in the next 10 years.

Two technology changes are coming to the automotive world: electric cars and self-driving cars. Electric cars already exist, and are on the road. There is a Tesla dealership near where I live, and Tesla's are a common site in my area. Self-driving cars exist, and are actively being tested by a number of companies.

What will happen when self-driving electric cars become common?

✦

You just had one of two reactions. You thought "I won't purchase an electric car, because the batteries are too small". Like laptops, electric cars have limited ranges right now. Like laptops, those ranges will increase over time. The size, weight and cost of electric car batteries will come down, and charging stations will become more common.

What about self-driving cars? I expect to be in one within 10 years. I expect that it will be much safer than when I drive. If everyone is in a self-driving car, there will be no more drunk driving, no more texting-while-driving, and no more aggressive driving.

✦

Why am I so confident that this will happen? Because of money. There is an unimaginable amount of money in this space, and I didn't know how much until I did a little bit of searching.

Look up "top 10 companies in the world by revenue". Five of the top 10 companies in the world are oil companies (Sinopac, Royal Dutch Shell, China National Petroleum, Exxon and BP), and two of the top 10 are car companies (VW and Toyota). If you search the top 25 companies by revenue, there are another two oil companies and another two car companies.

The top 5 oil companies brought in over 2.045 TRILLION dollars last year. Read that again- two thousand and forty-five BILLION dollars. The two top car companies brought in another 515 billion dollars last year.

What that means is that we are willing to spend several trillion dollars a year to drive our cars. And there are several companies that would like a cut of that.

✦

Who is going to dominate the electric self-driving car market? I have no idea. I'm a bad predictor. Ten years ago, I was using a Nokia phone and using Yahoo search.

But some of the companies that are trying to get into this space are companies with a lot of money to spend. Two of the obvious companies are Apple and Google. They both have self-driving cars in development.

I won't underestimate Apple anymore. The first time I saw an iPod, I thought "I don't get it". Then they revolutionized the music industry. The first time I saw an iPhone, I thought "I don't get it". Then they revolutionized the mobile phone industry.

Other companies with really deep pockets who are trying to crack this code include car companies (GM, Toyota, Tesla), and Uber. They all have an advantage in their own industries, but none of them have put all of the pieces together yet. A company needs to figure out how to combine a long-lasting battery, with the computing power and technology to auto-drive a car, and the manufacturing capacity to make a lot of those cars.

✦

What is going to happen when electric self-driving cars become the norm?

That question will make the CEOs of all of the oil companies want to vomit. The heads of OPEC will want to do the same. Do an internet search for the list of 13 OPEC countries. Ask yourself what is going to happen in those countries when one of their main sources of revenue disappears. It won't be pretty.

What about the economies of oil producing regions in the United States, Russia and China? The three largest countries in the world (by output) also produce a lot of oil. People who work oil rigs, oil platforms, and oil companies may be looking for new jobs.

What is going to happen to people who drive for a living? There are 3.5 million truck drivers in the United States. There are another 250,000 taxi drivers. Uber has over 1 million drivers. I bet those drivers won't be driving for Uber in 10 years. My guess is that Uber will be picking us up with self-driving cars sometime soon.

✦

It's March 2031, and it's time for me to go to work. I go into the garage, and I climb into the back seat of my Apple iCar. I had a choice of black, white or silver for my car. I chose black, of course. My car has an Apple iBattery with a 1000 mile range. I have two charging cords for my car-one for home, and one that I carry in the trunk.

I tell Siri to take me to work. I curl up in the back seat of the car, and I go to sleep. The drive takes an hour, and I take advantage of it the best way I know how. Siri dims the lights, and turns on the sound-reduction technology. She turns the heat up to 74 degrees, and I'm asleep before we get onto the highway. (Not everyone will sleep in the back seats of their self-driving cars. People will install TVs and watch even more television than they currently do. And some creative couples who are already members of the Mile High Club will figure out a way to join the Pennsylvania Turnpike Club).

We pass several properties that used to be gas stations. Some of them are now electric charging stations. Some of them are electric car dealerships. And some of them are now Wawa's.

Five minutes before we arrive at work, Siri wakes me. When the car pulls up to the front door, I ask Siri to park my car in the remote garage. I tell her to pick me up at 5pm at the front door. SIri tells me to have a great day. I can't wait for this to happen.

Hal

Dear Basketball Gods

APRIL 5, 2016

April 3, 2015: Thank you for letting Heather and I go to Houston to follow the improbable Villanova NCAA tournament run. It has been a lot of fun so far.

A few random thoughts about the Final Four experience.....

Watching an NCAA Final Four is a weird experience. A Final Four means that four different teams are involved, and four different fan bases are there. Unlike a typical sporting event where there is a "home team" and an "away team", every team at a Final Four is an "away team". Each of the four teams had a few thousand fans in the stadium. But there were also Houston locals who wanted to be there for the experience, and some hardcore basketball fans who wanted to see the Final Four. The "feeling" in the stadium was different from a typical sporting event, in a way that is hard to explain.

Being at a Final Four involves watching a basketball game in a stadium. Our seats were upstairs, so the viewing was difficult.

Tickets for a Final Four are relatively inexpensive. By comparison, tickets to a Super Bowl are at least $5000 now, and tickets to a Final Four are available for $200-$250. Tickets to the final game drop to $50 or so, because fans of the semifinal teams who lose leave town without attending the finals.

The game between Villanova and Oklahoma was weird. The final score (95-51) looked like a blowout. And it was a blowout. But it didn't feel like a blowout for much of the game.

At the half, Villanova was up by 14 points. In the first four minutes of the second half, Oklahoma played a pressing defense, and whittled the Villanova lead to 9 points. Villanova fans looked nervous. Over the next four minutes, both teams played sloppily. With 12 minutes left, I looked at the score, and Villanova was up by 15. I started telling Heather that I thought the game might be over.....

What happened next was historic. Villanova went on a 25-0 run. Their defense appeared to overwhelm Oklahoma. I read online that had Villanova not scored a point in the first half, they still scored enough points in the second half alone to win the game.

✦

I have mixed feelings about writing this blog. Heather and I are in the airport preparing to come home. Our plan is that Heather wants to be on campus to (hopefully) celebrate the national championship victory on Monday night.

But we really wanted to stay. We started pricing two additional nights at our hotel, and different air arrangements, and.....and finally we said "let's go home".

The truth is that we will see a lot more of the final game on television. Watching a basketball game in a stadium isn't easy.

But I want to stay.

✦

Kudos to Nova Nation. You presented yourself really well this week. Every Villanova student, and every Villanova alum, was positive and friendly. Houston thinks highly of you.

I'm not a Villanova alum, and I'm not a Villanova student. I'm just a Nova dad. But I'm proud to be associated with Villanova. They are molding future leaders.

✦

Kudos also to the city of Houston for a job well done. They absorbed the Final Four, and all of its March Madness, without blinking.

Houston is also scheduled to host the next Super Bowl, and also the next NBA All Stay Game. Good for them. The city was pleasant, and modern, and we had a lot of fun for our brief visit.

If the Eagles go to the Super Bowl, I will gladly return.

✦

Heather and I had a brief "perspective" experience on our ride back to the airport. Our driver was a fellow from Kenya. This gentleman grew up in a village with nothing. Nothing at all. On most days, a once-daily meal was not a guarantee. He didn't wear a pair of shoes until he was 17.

He now works two jobs, and goes to nursing school. His village sponsored the cost of his travel to the United Stated six years ago. Now he sends money back to his village, and his family.

This man has a uniformly positive attitude about life in the United States. He loves living here, and he loves the opportunity that he has here. He noted that he no longer worries about whether he will have a meal each day.

I hopped into his car for our ride back to the airport, feeling sorry for myself about leaving Houston early. I finished the ride to the airport grateful for all that is right in my life.

Thank you, Basketball Gods.

✦

✦

April 5, 2015: I should note that I wrote all of that in between the semifinals and the final game, which was played last night. Villanova won that game, 77-74.

If you're not a basketball fan, go watch a video of the last 4.7 seconds of the game. It was the best finish to a college basketball game that I've ever seen.

Congratulations to Villanova, and all of its students. Nova Nation has a lot to be proud of today. They have a lot to be proud of every day.

And that is coming from a Penn and PCPS grad, who is married to a St. Joseph's grad.

✦

I attended Super Bowl XXXIX on February 6, 2005. The Eagles lost to the Patriots.

I returned to work on the Tuesday after the Super Bowl. One of my colleagues said to me "I don't understand why you're disappointed- it's just a game!"

Maybe it is just a game. But people care about games. There is a reason that the most watched TV show every year is a game.

There is a reason that our stadiums fill up for football, baseball, basketball and hockey.

There is a reason my daughter partied like it was 1985 last night on Villanova's campus.

There is a reason that I went to the Super Bowl, and that Heather and I went to the Final Four.

These games matter to me.

Hal

Opiates & Pain

APRIL 12, 2016

Sometimes I make a sound when I'm surprised, that sounds like "huh".

I passed a billboard on the Pennsylvania Turnpike this morning. "152 Montgomery County residents died of drug overdoses in 2015".

I made a sound of "huh".

✦

More Americans died of drug overdoses in 2015 than from car accidents. And a lot of Americans died in car accidents last year.

While I didn't know any of the 152 people who overdosed and died last year in Montgomery County, I know several people who have died as a result of overdoses in Chester County, and Philadelphia County.

Pharmacists. Professional people. Family people. People like you and me.

✦

Opiates are a class of pain medication that includes morphine, codeine, oxycodone, hydrocodone, and others. Some are available by prescription, and some (like heroin) are available illegally. They are very effective, and very potent, relievers of physical pain.

If I remember my pharmacy school classes well (there is no guarantee of that...), opiates bind at the mu receptor in the central nervous system to create the effect of analgesia. In other words, they block pain by interacting at a cellular level. The effect is so pleasurable that some users want to re-create the experience over and over again.

Opiates can be very addictive.

✦

I just finished reading an article about an epidemic of fentanyl use in Canada. According to the article, fentanyl (an opiate 100x more potent than morphine) is widely available, and can be ordered online. It is being mass-produced overseas, and shipped directly to the homes of Canadian addicts.

In the United States, we have the same problem with oxycodone. American users purchase prescription opiates online (or on the street, or with a physician's prescription).

✦

Some municipalities have taken to providing an opiate antidote, naloxone, to those who request it. The antidote is highly effective if it is administered quickly to someone who is experiencing an opiate overdose.

While I support this measure, it really only scratches the surface of the problem. Providing naloxone to those who are overdosing will save some people from overdosing. But it won't decrease the supply of opiates, and it won't decrease the demand for them, either.

The "war on drugs" didn't decrease the demand for drugs, and it didn't decrease the supply of drugs, either. It just created a much larger prison system. We have way more people imprisoned in 2016 for drug offenses than we did in 1980, and more drug use too.

The supply of drugs isn't going to go away. In the article I read about Canada's fentanyl problem, the authors described the economics of drug distribution. A user can purchase $10,000 worth of raw fentanyl powder, tablet filling supplies, and a tablet press, and sell the end product for as much as $2,000,000 worth of fentanyl tablets.

That is a 200x profit. As long as 200-fold profits are available, someone will be willing to sell drugs, regardless of the consequences.

✦

The drug epidemic is a problem that doesn't have an easy answer. I wish it did. So what follows are not suggested solutions. They are some of my thoughts about the problem:

What if the problem isn't about drugs? The kinds of drugs we are dealing with existed 50 years ago. Some of the drugs are new, but they are really new variations of older drugs. What if the drug epidemic is a symptom of something else?

What if the problem is with us? What if we changed? Suppose the problem is that we seek temporary comfort from permanent problems?

What if the type of pain that we are trying to medicate isn't physical pain? What if the type of pain our society is trying to medicate is spiritual pain? What if opiates can't scratch the kind of itch that we have?

✦

I don't like to ask these questions. I would much rather stick my head in the sand and hope that the problem goes away.

But no matter how much I stick my fingers in my ears and say "na na na na I can't hear you!", the reality is still there. Right in front of me on a billboard on the Pennsylvania Turnpike.

Hal

The Comments Section

APRIL 14, 2016

Have you ever taken the time to read an article online, and then read the comments section? Have you ever been bothered with the nature of online comments?

The Guardian newspaper in England published an article about their results with the comments section attached to their online articles. There have been 70 million comments attached to articles in the Guardian. About 1.4 million comments (2%) had to be blocked, because they were inappropriate.

The Guardian analyzed the inappropriate comments, and the articles that they were attached to. They learned that the majority of the authors who received the most hateful comments were women and minorities.

The Guardian situation isn't unique. The same thing happens on a number of websites and technologies. I have read posts from people who have stopped using Facebook & Twitter because they couldn't stand the hateful feedback they received.

✦

I used to allow comments on this blog. When I started, I noted that I would allow comments as long as they were respectful. But I had to turn the comments off a few months ago.

Those of you who know me know how to reach me. I appreciate your feedback, and the guidance you've provided me as I build this website.

✦

I recently wrote a post called "The Bill of Responsibilities". I was thinking about online comments when I wrote that blog. My point was that we are more concerned with our rights than our responsibilities.

One example is the freedom of speech. That is a freedom guaranteed by the Constitution. However, it carries some limits and some responsibilities. The classic one is that no one should yell "fire" in a crowded movie theater (unless there is a fire, of course), because people could be harmed in the resulting panic.

Hate speech is not protected by the First Amendment. Google the phrase "arrests for hate speech" and look how many results there are (525,000). People who spew hate speech are starting to be prosecuted as criminals.

I hope that helps. I appreciate the place that online technology has in our lives. My hope is that a few haters don't ruin the technology for everyone else.

Hal

Drafting NFL Players Blindfolded

APRIL 21, 2016

On April 28, 2016, NFL Commissioner Roger Goodell will step to the microphone and state “with the first pick in the 2016 NFL Draft, the Los Angeles Rams select....” More people will watch that announcement than will watch the World Series, the NBA Championship or the NHL Stanley Cup Finals.

In other words, more people will watch a guy in a suit rip open an envelope than will watch the finals of any of the other major sports in the U.S.

✦

When the draft occurs, it is expected that the first two teams to draft (the Los Angeles Rams & the Philadelphia Eagles) will draft quarterbacks.

Both teams participated in big trades this week in order to move up in the draft. The Rams traded away 6 draft picks to move into the first draft slot, and the Eagles traded away 5 draft picks to move into the second slot.

These are the same teams that traded with each other for quarterbacks on March 13, 2015. The Eagles sent Nick Foles to the Rams, and the Rams sent Sam Bradford to the Eagles. That trade was so bad for both teams that they are each gambling away two years of draft picks for a brand new quarterback this year.

✦

What is really strange about the Eagles plans this year is that they just signed two quarterbacks to very rich contracts. Sam Bradford and Chase Daniel signed deals with over $25 million in guaranteed money. Why did the Eagles sign two quarterbacks to guaranteed contracts, and then trade away 5 draft picks in order to pick another quarterback?

It occurs to me that maybe the Philadelphia Eagles have no idea what they are doing.

But other teams also don’t know what they’re doing. I saw a list of teams who traded up in order to draft a quarterback in the top 5 in the last 25 years. The quarterbacks who were selected are: Robert Griffin III, Mark Sanchez, Michael Vick, Ryan Leaf, Kerry Collins and Jeff George.

That is an atrocious group of quarterbacks.

✦

The NFL Commissioner will not tell you a few things next week:

The majority of the players drafted next weekend won't be playing football in 4 years. The average career length in the NFL is now 3.2 years.

Most of the players who are drafted don't work out. Teams have no idea what they are getting when they draft a player. You don't believe me? Search for the draft picks your favorite team made the past three years. I just did that for the Eagles draft picks from 2014-2016. In that time they had 21 draft picks. I think 6 of those players are still with the team. One or two have made substantial contributions.

The NFL and its teams spend a fortune on the NFL draft process. They would be better off by putting on blindfolds and throwing darts at a dartboard. Their chances of draft success would be the same, and they would save themselves a lot of money.

I'm Voting

APRIL 25, 2016

Tomorrow is the primary election day in the state of Pennsylvania.

A few facts about our election system:

There are currently 319 million people living in the United States. As of 2012 (the last presidential election), 235 million people were eligible to vote (they were over the age of 18, and were citizens of the U.S.) Of those, 129 million people voted in the 2012 presidential election. In other words, 54.9% of the eligible voters actually voted. Of those, the victor (President Obama) received about 65 million votes.

That means that for every 100 people living in the U.S., only 20 voted for the President.

✦

There are about 12.5 million people living in Pennsylvania. In 2012, there were 8.5 million registered voters in Pennsylvania. In 2012, only 20% of eligible voters voted in the Pennsylvania primary election. That means about 1.7 million people voted in the 2012 Pennsylvania primary election- 1.7 million voters.

Half of that about 850,000 people) would form a majority of voters. In a state of 12.5 million people.

✦

Let's put that in perspective. Imagine a group of 125 people who are trying to make a decision. 17 take part in a vote. 9 vote for the winning side.

That decision represents the will of 125 people.

✦

It is ridiculous that 9 people are allowed to decide what happens to 125 people. But since I have a choice, I am going to be one of those 9 people tomorrow.

I don't understand why some people are not registered to vote. I also don't understand why some people are registered to vote, and don't vote.

I'm voting tomorrow.

Hal

Darwin Park

APRIL 25, 2016

There is an expression "the joy is in the journey, not the destination". But I think about the destination a lot. Yogi Berra once said "if you don't know where you're going, how will you know when you get there?"

I recently found a park near where I live. It is a destination.

I take Darwin there a couple of times a week. I call the place Darwin Park, because Darwin has marked most of the park as his own.

I use walks in Darwin Park as meditation time. These are a few of the things that I think right now:

I think Pennsylvania is one of the prettiest places in the world, three seasons a year. We have the most beautiful springs, summers and falls.

I hope that no one discovers Darwin Park.

✦

I am starting to think about what life will be like as an "empty nester". My older daughter is a year away from graduating college, and my younger daughter may be 3 years from going away to school. There is something bittersweet about the thought of

them moving out and moving on. On the one hand, they are growing into exactly who they should be. On the other hand, I will miss them once they leave.

Dinners at our house are like a contact sport. Sometimes I can't get a word in edgewise, and I love it.

✦

My wedding anniversary is next weekend. (I think if I write about it now, maybe I will remember it on Sunday). Twenty-three years ago, I married my best friend. Twenty-three years later, she is still my best friend.

My best friend enjoys travel more than anyone else I know. She tolerates all of the indignities of travel (cramped airline seats, airsick children, time zone changes, fatigue) and makes every trip an adventure.

One more note about my best friend. Twice people have met me, and said "your wife must be a saint". I'm not sure how I feel about that. Except that she is a saint. She is the most selfless person I've ever met. She sacrifices for her family and her friends in a way that I've never seen before.

✦

One of my friends used to say "the sign of real maturity is when you can be joyous about someone else's success, even when it comes at the expense of yourself". I'm working on that.

✦

I think it is time to publish my book. Several people have recently asked me when I am going to publish it.

In order to publish it, I have to learn how to do a number of things I don't know how to do right now, like indexing, and formatting, cover art, and obtaining copyright clearance. I think I will spend a lot of money publishing my book. I think my ego will take a hit when only 3 people purchase it.

✦

Regardless of how many people purchase the book, I have thoroughly enjoyed writing it so far. I've enjoyed it so much that I'm starting to think doing it as my fourth career.

I've had three careers so far. I spent my first years out of college working in a research lab. Then I went back to pharmacy school, and spent several years as a dispensing pharmacist. Since 1994, I've worked in the pharmaceutical industry. I love what I do, and I have a great gig.

My dream right now is to be able to do two careers at the same time: my career in the pharmaceutical industry, and work as an author. The truth is that's exactly what I've been doing for the past year. I think about my day job, and I love it. I think about writing, and I love that, too.

In a time when fewer and fewer people are making a living at writing, I consider myself lucky to be able to write for fun and for friends. But there is a little part of me that would love to write a best-seller.

Hal

The Worst Financial Move I Ever Made

MAY 5, 2016

I swear that everything in this article is completely true, except for a couple of things that I made up.

Years ago, my wife and I used to vacation on tropical beaches. Our attendants would feed us grapes, and wave palm fronds over us to create breezes. Then one day, we looked at each other, and said "we have way too much free time, and way too much money....let's have kids!"

That was the worst financial move I've ever made. I've grouped the financial losses from having children into separate categories.

The Education Category

Don't even get me started here. Four years of a private college? $250,000. Per child.

Individual textbooks are now over $500 apiece.

The Technology Category

Example 1: "Daddy, I dropped my cell phone in the toilet".

Example 2: "Daddy, I dropped my phone off a third story ledge at the baseball game".

Example 3: "Daddy, I dropped my phone and the screen shattered....."

Cell phones now have more computing power than NASA and the CIA had 30 years ago. My daughters take these miracles of modern science and drop them in the toilet.

The Cooking Category

Example 1: Easy Mac macaroni and cheese should be mixed with water. It says so right on the box. If you microwave it without using water, bad things happen.

After the fire department left, we talked about reading the directions on the box.

The Pet Category

“Let’s get a dog”, they said. Bad financial move.

We have furniture in our home. Some of the furniture used to be nice.

Example 1: this used to be the corner of our living room table. Darwin thought that it was a chew toy.

The Clothing Category

When you purchase your shoes at a store named for a princess who wears glass slippers, the shoes are going to be really expensive.

✦

It’s a good thing they’re cute. Maybe I’ll keep them.

Hal

The Hero's Journey

MAY 12, 2016

My wife share a book with me this week, titled “The Invisible Thread”. It’s a true story about a young businesswoman who passes a panhandling boy on the streets of New York City. They strike up a lifelong relationship that helps both of them.

They boy endures the most difficult upbringing. He is at times homeless, without food, unsafe, and without any adult direction. Yet he endures, and he does so in the most positive way. He grows up, and becomes a father, a husband, and he has started a small business.

✦

I signed up for a 105 mile bike marathon a few years ago with two friends. I was not a serious rider. My friends were serious riders, and would often do rides of 50-100 miles.

It was hot, and I was unprepared. I had the wrong type of bike. After 75 miles, I wanted to quit. My friend Pete said "you can quit, and we will leave you here to die....or you can finish with us and enjoy the feeling of completing this ride for the rest of your life".

I have no idea where Pete got that from....but we finished, and I will remember the feeling of finishing that ride for the rest of my life.

✦

I recently read about Angela Duckworth, who won a MacArthur grant (one of the "genius grants") to study grit. She has a new book entitled "Grit". Her research found that the most common trait among successful Navy SEALS, Ivy League graduates, and spelling bee winners wasn't intelligence, or size, or speed, or income.

It was grit. One definition of grit is "perserverance and passion for long-term goals" (thank you, Wikipedia!).

✦

Everyone I know who is successful has this quality of perserverance. Every one of them.

Each of them has had to dig deep in themselves and find motivation to keep going, when everything outside of them suggested that they quit. They have all experienced "the hero's journey". They have all gone through hell at some point in their lives, dug deep, and came through their hellish experiences transformed.

✦

I sometimes forget that other people have had to go through their own personal hells to get where they are today. I wrongly assume that everyone else has an easy, straight path to their successful lives.

One of my colleagues shared this photo with me:

I forget that the path to success has a lot of potholes in it, and that successful people have to perservere.

Hal

Living Below Our Means

MAY 17, 2016

I read an article recently written by an author who described himself as broke. He has written several books that have sold well. He has a decent income. But he has nothing to show for it.

I read another article written by a woman who makes less than the national average salary, yet she has a substantial amount of savings.

The difference between these two people is that the first person lives above his means, and the second person lives below her means.

✦

What does “living below our means” mean? (No pun intended...)

What it means for me is that I am supposed to spend less than I make.

I make some assumptions when I say “living below our means”. The first is that that requires some income from some source. It may be a job, it may be Social Security, it may be income from investments. But whatever the source, there needs to be some source of money.

I also need to know how much income there is. That probably sounds obvious, but I know people who have no idea how much money they make, and how much they have. They are not conscious about it, and as a result, money slips through their fingers.

The other assumption (and this is a difficult one) is that I have to know exactly how much money I spend. In order to “live below my means”, I have to spend less than I make. Which means I have to be aware of how much I make, and how much I spend.

✦

Once I know how much I make, and how much I spend, I can calculate how I am doing. So for example, if my take home pay is $100 a week, and I spend $48 a week, I have $52 a week left over to save and invest.

But if my take home pay is $100 a week, and I am spending $105 a week, I am spending more than I am making, and I am in trouble.

✦

You probably read the last paragraph and thought “that is the most obvious thing in the world”.

Maybe it is obvious to you, but it isn’t obvious to everyone. A recent Federal Reserve Board study found that half of all Americans do not have $400 saved for an emergency.

Read that again- half of all Americans don’t have any savings.

Which means half of all Americans are not living below their means.

✦

My first reaction might be “we all need to make more money”. But making more money isn’t the answer to this problem. The problem isn’t how much we make. The problem is how much we spend.

Go back to the original examples. The author who makes a lot of money is broke. The woman who makes less than the national average has substantial savings. One of these two people is a spender, and the other is a saver.

✦

✦

How does my family live below our means?

We decided a while ago to cut several things out of our lives. TV, for example. We do not watch any television. (OK, I watched a little bit of the NCAA Final Four, and part of the Super Bowl, but that is it over the last 4 months). That means that we don’t watch any commercials. The point of commercials is to convince me that I need to purchase stuff. Since we don’t watch TV, we don’t watch commercials, and we don’t purchase stuff we don’t need.

We don’t eat out much anymore. We cut that out of our lives several years ago. We do go out for birthdays and anniversaries, but we only eat out maybe 1-2x a month at most.

We brown bag our lunches for work and school. Four lunches a day, times five days a week, is 20 lunches a week that we brown bag. I estimate $7 per lunch. That is about $7000 a year we aren’t spending on lunch.

Most importantly, we pay our credit card bill in full every month. This is really important. Credit cards are a suckers game. Credit card interest can be as high as 20%, or more. That means that a $1000 television purchased on a credit card may cost as

much as $5000, once the credit card interest is paid. The TV might look good at $1000, but it won't look so good $5000 later.

✦

Once we figured out how to live below our means, we started saving and investing. That's a story for another day, but if you're interested in how to do low cost investing, read books by Jack Bogle and Warren Buffett. They've been pretty successful investors, and they've helped us become pretty successful, too.

Hal

Impatience & Impatiens

MAY 25, 2016

I'm impatient. I don't like standing in long lines. I stare at the microwave, wondering why it takes so long to nuke my food. As Tom Petty once sang, "the waiting is the hardest part". I don't like to wait. I am impatient.
What I am most impatient about is not knowing.

✦

Sometimes I make random connections. One of those connections is that "impatience" and "impatiens" sound the same.
I recently planted some impatiens. They make a great addition to a backyard flowerbed. They don't need a lot of care (except for some watering if it doesn't rain for a while), and they are available in a lot of colors.
Planting stuff in the garden is good for me. I get lost in the moment when I am working in the yard. I forget about the outside world. Sometimes the results are really good, and we have color in the backyard all summer long.
Working in my backyard helps me with patience. I know that any work that I do in April is not going to pay dividends immediately. Sometime in September, I will have something colorful to look at.

✦

I mentioned that I don't like not knowing. For example, if I send meeting invitations, or party invitations, and people don't reply, that bothers me. How am I supposed to run a meeting, or throw a party, if I don't know who is going to attend?
I wrote an essay a few months ago called "Sometimes The Answer Is No". That was

about dealing with disappointments. But at least when I receive a “no”, I know what the answer is.
Not knowing the answer seems worse sometimes.

Hal

Comfortable In My Own Skin

MAY 26, 2016

About 15 years ago, I had a physician’s appointment. My physician was looking at my back, and she said “I don’t like the looks of this”. I asked her what she meant, and she told me that she saw a spot on my skin that looked abnormal. She referred me to a dermatologist.

I went to the dermatology appointment, and he looked at the spot, and he agreed that he didn’t like the look of it. He did a “whole body” check, and he found 9 more spots that he also didn’t like. He removed all of them, biopsied them, and they all came back as non-cancerous.

He suggested that I should be examined every six months, because of the number of moles and pigmented spots that I have on my body. I do see him every six months for routine checks. Twice he has biopsied something, and discovered that it was pre-cancerous. So twice I have had to go back to his office, and have “wide margins” removed. That means that he had to cut wide and deep around the area, to make sure that the entire thing was removed. I’ve had one lesion removed on my shoulder, and another removed on my foot.

If you don’t have a dermatologist, ask your primary care physician about whether you should see one. The National Cancer Institute website notes that there are 76,000 new cases of melanoma diagnosed every year in the U.S., and over 10,000 people die from melanoma every year in the U.S. My dermatologist is trying to make sure that I’m not one of them.

I had a dermatologist appointment yesterday. I had two irregular looking moles removed. I have bandages, and I have to do a little bit of wound care. It’s not a big deal. This is part of preventive health care.

✦

Skin is a funny thing. I have it, I'm in it. It is sort of like a container for me, or of me. I wash it, I shampoo some of it, I shave some of it. I cover parts of it, especially when it's cold. I put sunscreen on some of it when it's hot and sunny outside. But I don't think about my skin much, except when I have a dermatologist appointment.

We have a lot of expressions about skin in our language. "Thin skinned" means someone who is sensitive, and "thick skinned" meaning someone who is not so sensitive. One expression that I use a lot is "comfortable in my own skin". I was trying to explain what this expression means to a friend from another country, and the best explanation I could think of is "at peace with myself".

My skin has a lot of moles and spots. It also has about 100 places that used to have moles, but the dermatologist took those away for safe keeping. My skin also has me inside of it. I'm learning to be at peace inside this container, for however long I get to keep the container.

Hal

The Elephant In The Living Room

MAY 31, 2016

When my wife and I started househunting in 1992, we worked with a real estate agent. He took us to a home where there were holes in the walls and a dent in the oven door (the oven door was so badly dented that it would not close). There were doors missing. Every time we passed a hole in the wall, or a dented appliance, my wife and I looked at each other with knowing glances. Holes and dents like that don't just happen. Someone put those holes and dents there. The person who put the holes in the walls had an anger management problem.

What made the situation even stranger was that there were signs near some of the holes and dents. The signs said "$100 discount" or $250 discount".

The real estate agent didn't talk about it at all. He didn't say a word about the holes in the walls while we were there. There was just awkward silence as we walked through the house.

We have an expression in the English language to describe this- "the elephant in the living room". The real estate agent was trying not to look at something, and that was the only thing that we could see.

✦

How do “elephant in the living room” situations happen? Do they happen suddenly, or do they develop very slowly? My guess is that most of them happen slowly, so slowly that they people who are living in those situations don’t even notice the changes.

Someone I know once compared “elephant in the living room” situations to the temperature sensation of a frog. Supposedly, if you put a frog in hot water, it jumps right out. However, if you put a frog in cold water, and then slowly heat the water, the frog doesn’t notice. Theoretically, you could boil a frog, and it wouldn’t notice. (For animal rights activists, I am not suggesting that anyone should go boil a frog. This is just an example. As they used to say on TV, “please don’t try this at home!”)

✦

I just watched a 2015 movie called “Whiplash”. In the movie, a musical student attends a musical school. The Director of the musical school (played by J.K. Simmons, who won an Academy Award for his performance) is domineering, humiliating, and inappropriate with his students.

The musical student comes into rehearsal, and all that he sees is the inappropriate behavior. The other students are so used to it that they don’t say anything at all.

✦

I was at the car dealer on Friday, having some maintenance work done. The technician checked my gas mileage, and he gave me a surprised look. He asked “how do you have 90,000 miles on a car that’s less than 3 years old?!” I explained to him that I drive 600 miles a week for work. He looked surprised.

There is a phenomenon in life that we call “blind spots”. Blind spots are those things that other people can see about us, but that we can’t see about ourselves.

I’m sure I have blind spots. I suppose that one of them is that I drive 600 miles a week for work. I didn’t realize that that was a big deal until the technician gave me the surprised look.

✦

There is a children’s fable called “The Emperor’s New Clothes”. In the fable, a young boy is at a parade, and the emperor comes by. The emperor is not wearing any clothes. No one at the parade says anything, except for the young boy.

Why doesn't anyone else at the parade say anything? Are they nervous about humiliating the emperor? Are they just pretending not to see, hoping that the awkward situation goes away? Or are they convinced that everything is normal?

✦

Every once in a while, I see something so inappropriate, or so outrageous, that I have to stop and ask someone else if they are seeing the same thing that I see. In other words, "do you see the elephant in the living room"?

Hopefully I never become the elephant in anyone else's living room.....

Hal

There's No Place Like Home

JUNE 20, 2016

I am in the middle of a business trip to Japan. This is my 19th time in Tokyo.

I'm a little bit homesick.

✦

I took the following photo on the subway last night. A young woman was wearing a pair of shoes that looked a lot like the shoes that Dorothy wore in "The Wizard of Oz".

I was waiting for her to click her heels and say "there's no place like home...."

✦

I took this photo on the streets of Tokyo the other day. The black object on the top of the screen is a decibel meter. The decibel display is underneath.

It is remarkable to me that the streets of one of the biggest cities in the world are so quiet. People speak in hushed tones to each other.

The people here are completely silent on trains and buses. The announcement on those trains and buses says something about not speak, "so that you do not annoy the other passengers".

✦

I took this photo this morning on my walk to work. It is a photo of several bicycles leaned against a bicycle stand. What's missing from the photo?

Bicycle locks.

This bicycle stand was directly across the street from Tokyo Station, one of the busiest train stations in the world. Imagine seeing a bicycle without a lock across the street from Grand Central Station, or 30th Street Station. I don't think that that bicycle would remain there very long.

✦

Hal

Politics As (Un)Usual

JUNE 26, 2016

My family attended a graduation party on Friday night. We have been friends with the hosts for 20 years. The party was wonderful- good friends, good food, good fun. The hosts are local business people. They are the kind of people that you want as next door neighbors. They coached little league games, and volunteer in the community. They are what I call "good people". The time that we spend together, whenever we can get together, seems to go by in the blink of an eye.

I want to note that their political beliefs are much different than mine.

✦

I have a lot of friends who sit on the other side of the political aisle from me. I know their beliefs because I speak to them, and I follow their FaceBook feeds. These are good and decent people, who do life-saving and life-changing work. When I say that they do "life-saving and life-changing work", I mean that.

Can they really all be wrong, just because they disagree with me?

Probably not.

✦

Nancy Reagan died in March of this year. After the funeral, a photo was taken of George W. Bush and Hillary Clinton at a reception. They were embracing each other, and smiling. You don't see Republicans and Democrats doing that much anymore.

In January 2005, in response to the devastating tsunami in the Pacific Ocean, former President George H.W. Bush and former President Clinton worked together, at the request of President Obama, to raise money to aid tsunami victims. The work was not Republican work, or Democratic work. It was life-saving work. And the two former Presidents worked together to help save lives and rebuild nations.

✦

When I was younger, I recall politicians working in a bipartisan manner. Politicians on both sides of the political spectrum worked together to get work done. It doesn't seem like that happens much anymore. It seems to me that it is more important to make "the other side" wrong than it is to work with "the other side" to accomplish things.

When did we lose the ability to work with people that we don't agree with? Have we completely lost the ability to work with each other? Charles Barkley once said "can we disagree without being disagreeable?"

✦

I reserve the right to work with other people of all backgrounds and all beliefs. I may not agree with all of them about everything. But I want to maintain the ability to meet most of them halfway, so that we can accomplish things together.

I guess that excludes me from political service.

Hal

Pandora's Box

JULY 11, 2016

Pandora's Box is an idea rooted in Greek mythology. The box was something that was opened (against advice). After the box was opened, there were unintended consequences.

I am fascinated by unintended consequences. I've written about them before. I was prompted to write about this idea last year, when a pilot locked himself in an airliner, and flew the plane into a mountainside, killing everyone on the plane. When we decided to install locks on cockpit doors, the intended consequence was to keep the "bad people" out of the cockpit. The unintended consequence is that sometimes the "bad people" might already be in the cockpit.

✦

The automobile was invented by Karl Benz in 1885. I wasn't there, but that's what the internet says, so it must be true. I spend a lot of time in my car, so I think about cars a lot.

I wonder what Karl Benz would think about traffic jams, drunk driving, car accidents, and L.A. freeways. I wonder what he would have thought about OPEC, and wars fought over access to oil.

When he invented the automobile, I'm sure he wasn't thinking about road rage.

✦

The Wright Brothers first flight at Kitty Hawk was in 1903. I spend a lot of time on airplanes, so I think about air travel a lot, too. That first flight happened around the same time that my grandparents were born. At the time of my grandparents birth, no one said "let's go to the airport", because there was no airport to go to.

I wonder what Orville and Wilbur Wright would say about 9/11. I wonder what their reaction would be to cockpit voice recorders, security lines at O'Hare Airport, or sitting in the middle seat on a red-eye flight.

✦

Antibiotics did not exist 100 years ago. Penicillin was discovered in the 1920's, and the sulfonamides were discovered in the 1930's. Penicillin was widely used in the 1940's as a result of commercial production.

When Alexander Fleming discovered penicillin in his petri dish in the 1920's, I wonder what his reaction would be to antibiotic resistance and super-organisms?

✦

The first pension plan was created by the American Express Company in 1875. My grandparents and parents expected to receive pensions as part of their lifetime employment with one company. Pensions lost popularity in the 1970's, and started being replaced with employee-funded plans, like 401ks. The point of employee-funded plans was to shift the responsibility for retirement savings over to us as individuals.

When we turned the responsibility for retirement savings over to us, we opened a Pandora's Box. The median (midpoint) 401k balance in the United States is less than $30,000. (For fans of statistics, the average 401k balance is over $100,000. The average

is higher than the midpoint because a small group of people have very large 401k balances. But the "midpoint" of balances is about $30,000). That $30,000, plus Social Security, is all that we have saved for our retirement. That $30,000 balance needs to last a lot longer than it did when my grandparents were saving for retirement. Their expected lifespan was only 70 years. My physician and my financial planner say that I should plan on living to 95.

Our parents and grandparents were raised expecting to be taken care of by their pensions. Now we have no pensions, and many of us have no retirements savings.

✦

I am not opposed to progress. I love progress. My life is richer and more rewarding as a result of air travel and automobiles, and I imagine I might not be alive without antibiotics.

My point is that the inventors of planes, cars, antibiotics and pensions could never have imagined how we would use their inventions.

The Chore Store

JULY 11, 2016

I was on a tour recently in Japan, and the tour guide noted that there are three main convenience store chains in Japan. They are 7-Eleven, Family Mart and Lawson. The tour guide noted that each of the chains has over 10,000 locations in Japan.

He went on to explain that convenience stores in Japan provide services that they don't provide in the U.S. For example, you can pay most of your bills at a convenience store. You can purchase international currency. You can drop off and pick up your dry cleaning there. You can ship and receive packages. You can also send and receive your airport luggage at convenience stores. For example, if you are flying from Tokyo to New York City, you can drop your luggage off at your convenience store, and they will send your luggage to the airport to be tagged and checked in.

Convenience stores in Japan are more like "Chore Stores". They are places to go to take care of all kinds of routine chores.

✦

My typical Saturday morning involves taking care of 5-10 chores. My chore list includes stops at the dry cleaner, the pharmacy, purchasing gas, the post office, etc.

I look forward to the time when I can take care of all of these chores at The Chore Store.

Hal

When The House Lights Go Down

JULY 13, 2016

I love to see live sports and entertainment. One of my favorite things in the world is the buzz in the crowd right before the show or the game begins. The seats are full, the crowd is electric....and then the house lights go down.

I love that feeling because at that moment, anything is possible. I don't know what the band is going to play, I don't know how the home team is going to do. I've seen a lot of concerts and sporting events. I've probably seen 400 concerts, and scores of Eagles, Phillies, Flyers and Sixers games (including playoff games for all four teams, and championship games for the Eagles and Flyers), as well as a number of college and high school events.

I've seen a lot of house lights go down.

✦

The best version of "when the house lights go down" is when there is an extra "something" in the air. Something that makes the event a little bit more special. Something that makes that show or game unique, or different, from all of the other shows happening that night. For example:

1) The first show of the tour: you never know what's going to happen on the first show of the tour. There are no setlists to check from previous shows, there are no concert reviews in yet. I've seen a lot of tour openers. These shows are often a little "rough around the edges", but a lot of fun to see.

2) The last show of the tour: this type of show can be poignant. If the band has been on the road for 2 years, or it's a playoff game and the entire season comes down to this game, it can be emotional.

3) The “big publicity” show or event: I’ve been to a Super Bowl, NFC Championship games, a Final Four, the Stanley Cup Finals, and Live Aid. You know it’s a “big event” when there are satellite trucks outside, and blimps and helicopters flying overhead.

4) The “exotic venue” show- sometimes bands search for a special place to play a show. This is usually a small theater, or a beautiful outdoor setting. I’ve seen concerts at Radio City Music Hall, Red Rocks Amphitheatre in Colorado, and the Greek Theater in Berkeley. All of them make for a spectacular setting for a great evening of entertainment.

5) The “smallest venue” of the tour- sometimes bands seek out a smaller venue for some of their shows, in search of some intimacy with their fans. I seek out these shows. If a band is playing 60,000 seat stadiums, and offers a show in a 5,000 seat theater, I want to see the theater show. It’s easier to attend, and I know that all of the fans who attend are there for the show. I once saw the re-united Little Feat, in their first show back after Lowell Goerge’s death. They played (believe it or not) in a fast-food joint on Penn’s campus. I also saw David Crosby play his first show after release from prison (along with Graham Nash), at the Valley Forge Music Fair.

6) The “album show”- some bands with large catalogs are now offering shows where they play an album, from start to finish. I’ve seen the Who play Tommy and Quadrophenia, Bruce Springsteen play Born to Run, Born in the U.S.A., and the River.

7) The “secret show”- this is on my bucket list. Some bands do rehearsal shows before their tours begin. The Rolling Stones will play in a club, and Bruce Springsteen will play a show in a small theater, before their tours begin. I haven’t been able to attend one of these yet, but I’m still trying....

Hal

Giving Birth

JULY 19, 2016

My oldest daughter was born on July 19, 1995, twenty-one years ago today. I was lucky enough to be in the delivery room for her birth. Men have only been allowed in delivery rooms since the mid-1970s. I don’t know anyone who is my fathers’ age who has witnessed the birth of a child.

I will never forget the experience.

✦

Let me start with an obvious note. I wasn't the one giving birth. My wife did that. My job was to "coach", whatever that means.

There are several ways to give birth. One is "natural". In that method, the baby shows up one day, rings the doorbell, and says "I hope you packed your hospital bag, because today is the day". We waited and waited for that day, but the doorbell never rang.

Another is the C-section.

A third method, which we were not prepared for, is to be induced. Induction is necessary in two situations. One is when the uterus does not dilate enough for the baby to pass through. The other is when the baby props a chair against the door, and says "I'm not coming out-you'll have to come in and get me!"

The "induction method" requires that you schedule the birth date. We scheduled July 19, 1995. We had an appointment time (7am) when we needed to be at the hospital. I made sure that we left early, so that I could stop at a WaWa and purchase a hoagie, some soft pretzels, coffee and soda. (A hint to prospective fathers out there: if you are on the way to the hospital to have a baby, do NOT stop anywhere to purchase food and beverages for the birth experience. Your wife cannot have anything to eat or drink. You will hear about this decision for the rest of your life. Trust me on this).

After purchasing food for the day (and a newspaper for entertainment, which was another bad idea, according to my wife), we went to the hospital. We (meaning my wife) had to fill out some paperwork, and do some testing. The process didn't start until 8:30 or so.

To make a long story short, our baby did not want to come out, even with chemical help. My wife received several doses of induction medication, and not much happened as a result. The obstetrician came in several times to help "move things along" (don't ask), and finally around dinner time, things got started.

✦

"Got started" means that things got interesting, and did so very quickly. At one point, my wife's blood pressure dropped to 60/40 (I didn't know that that was possible), and the baby's heart rate started becoming irregular. The obstetrician came into the room, and he looked really worried. He started pumping I.V.s into my wife.

That is when I confronted one of the biggest fears of my life. We drove to the hospital that morning as two people. We assumed that we were going home as a family of three people. All of a sudden, I realized that we might be going home as three people.

Or maybe two people.

Or maybe just me.

No guarantees.

✦

Heather was born around 9:30 that night. Theresa was saintly and brave through the entire delivery. Power tools were required. They wound up using something that looked like a branch clipper on my wife. I still wince when I think about it.

Dr. Anthopoulus and all of the OB/GYN nurses were terrific. Theresa and Heather might not be alive without their interventions.

I was so moved by the experience that I later hugged my mother and my mother-in-law, and thanked them for giving birth to me and Theresa. I finally understood what was involved. I was changed by the experience. I don't know how you can witness the birth of a child and not be moved. If you ever have the opportunity to witness a birth, do it.

You will not forget it.

Hal

The Watering Hole

JULY 27, 2016

The Watering Hole

When I was young, I used to watch wildlife shows on TV. I remember watching "Wild Kingdom" (with Marlon Perkins). For a little kid from Northeast Philadelphia, watching wildlife on TV was as close to the real thing as I could get.

Marlon Perkins would narrate each episode, and his younger sidekick (Jim) would interact with the wild animals. I thought that was funny. Marlon was probably sipping iced tea under a shady tree while Jim was wrestling with a lion.

✦

The old wildlife shows often took place at watering holes. Watering holes are oases, or places where there is water and food. They are miraculous places, really. In the middle of some of the most desolate locations on earth, there are these small areas of water and food, and ultimately, of life.

All of the animals come to the watering hole. Big and small, predators and prey, it doesn't matter. Every animal needs water to survive. Most of the wildlife shows would show interactions between different kinds of animals. For example, some small birds might be eating parasites off the back of a rhinoceros. They called that "symbiosis"- a "win-win" relationship. The rhinoceros wins, because it gets rid of the parasites on its back. The birds win, because they get to eat.

✦

I have oases like this in my life-places where I go, and hang out with the other wild animals. Places like coffee shops, and diners, and houses of worship. My friends and family and I come to these places for more than water. We come to these places for ideas, and for knowledge.

One of my favorite oases is the dinner table. At my dinner table, we have great conversations. We exchange ideas and share thoughts. As a result, we grow, and our minds change. I try to surround myself with people who know more than I do, and who are willing to teach me.

I'm not done learning yet. That's why I go to the watering hole.

Hal

Retiring

AUGUST 4, 2016

In the past month, two people have asked me when I'm retiring. But neither one called it "retiring". They called it "transitioning". I'm assuming they meant "retiring", and not "dying".

✦

I know three people who retired in their 40s. They were successful business owners who sold their businesses. They played a lot of golf, and they did some travelling. Two of the three people went back to work within a year of retiring. I guess they got tired of

playing golf.

I also have an uncle who is in his late 80's, and works every day. He doesn't do it for the money. He works every day because he loves what he does.

✦

If I were given the choice between "stopping work in my 40s" or "loving my work in my 80s", I would rather love my work in my 80s.

Right now I love what I do for a living. I'm lucky that I have stimulating work, and I work with really good people. I love having someplace to go every day, where there are interesting problems to solve, and really smart people who know how to solve them. What I really want is to love what I do, and have the ability to continue to do it.

A positive side benefit of working is that I value my free time more. My experience has been that if I have too much free time (like on a long vacation), I just fritter it away. But when I only have a little bit of free time, I make the most of it. I love the structure and discipline of working.

✦

I realize that I may not be able to work into my 80s. I don't know anyone in my industry who is still working at that age. I might have to find other things to do with my time. What would I do with my time?

My wife and I started doing charitable work a few years ago. We have been volunteering with a few of organizations, and serve on the boards for two of them. I'd like to increase that type of work, if I have the time to do so in the future. I am reminded of a quote that goes something like "of whom much is given, much is expected". I have been given a lot in my life, and I hope to repay the favor.

My wife and children love to travel, so I'd like to help make that possible for them, and join them. (You noticed that I didn't say "I love to travel". I've travelled overseas almost 100 times now. I don't love airplanes and hotels anymore. I don't love "getting there". But I still love exploring, once I "get there").

✦

I think that the word "retiring" means "quitting" for a lot of people. For a lot of people, retiring is the end of something. I'm not ready for the end of anything yet.

Hal

Globalization

AUGUST 22, 2016

I attended a wedding over the weekend. The father of the bride noted that guests travelled from 12 states and three countries to attend the wedding.

My daughter is leaving next week to study in Italy.

I'm going to Japan again for business soon. It's the 20th time I'm going to Japan.

My father drove to the wedding with my family. He noted that his parents (my paternal grandparents) were never on an airplane. When his parents were growing up, "airports" weren't created yet. The Wright Brothers first flight took place only two years before my grandmother was born.

✦

We have become a mobile society. I didn't know anyone who studied abroad when I went to college. My daughter knows dozens of people who have studied abroad. When I was young, I didn't know anyone who travelled outside of the United States, except for those who had served in the military. The first time I travelled abroad, I was in my late twenties. My wife and I had to scrimp and save for the trip. It seemed so exotic at the time.

My older daughter has been to 20 countries, my younger daughter to 15. They collect passport stamps like I used to collect baseball cards. Many of their friends are fortunate enough to do the same thing.

Both of my daughters have friends who have moved to other countries because their parents now work outside of the U.S. I know two people who have purchased second homes in other countries. And I thought it was exotic to vacation in Atlantic City when I was young.

Twice this year we have mistakenly handed someone the wrong currency. If you hand someone euros, and they are expecting pounds, be prepared for a terse "that's not my currency". Anytime someone makes a mistake in my house, the fastest way make them laugh is to say "that's not my currency".

✦

I was invited to a dinner in Japan about a year ago. The host of the dinner invited three of his friends to the dinner. The host and his three friends all joined the same company 35 years ago. They still work for the same company 35 years later.

I tried explaining to him that I don't know anyone who has worked for the same company for 35 years. I also tried explaining to him that I don't know anyone who knows four people who have worked together at the same company for 35 years. It is almost impossible for that to happen anymore. The average person who graduates from college will now have 14 jobs. That means he/she will change jobs, on average, every 3 years between graduation and retirement. That is a lot of movement.

✦

I think of the changes in transportation and society that have occurred between the time of my grandparents and me. I wonder what types of changes will happen between now and the time of my grandchildren? I wonder if they will be space tourists?

Hal

Name That Band

AUGUST 24, 2016

My wife and I play a game called "Name That Band". When we hear a song, the first one who can identify the band (or artist) challenges the other one to "name that band". For example, if "Stairway to Heaven" is playing at the supermarket, I will challenge her, and hopefully she knows that the band is Led Zeppelin. "Stairway to Heaven" is an easy example, but sometimes the bands are much more difficult to identify.

This weekend we were at a wedding, and the DJ was playing music before the reception started. He played the song "Centerfold", and I looked at Theresa and said "name that band". She thought about it a minute, and then I offered her $20 if she could name the band. She later asked me to go to the bar and get her something to drink. When I returned, she looked thoughtfully at me, and then asked if the band was the J.Geils Band (it was). I owed her $20.

Later that night, on the dance floor, she told me that while I was getting her a drink, she asked our daughter to Google the band for her.

I want my $20 back.

Hal

The Otemachi Building

SEPTEMBER 2, 2016

The Otemachi Building is a mass of concrete, nine stories tall, in Tokyo's financial district. It is (or was) the location of the headquarters of my company.

The Otemachi Building is scheduled for demolition next year. Today is the last time I am going to be in this building. I've spent at least 100 days working in this building.

Tearing this thing down is not going to be easy. Usually a building can be brought down with a massive demolition. But the Otemachi Building sits on top of 5 Tokyo Metro lines. This building has to be de-constructed, piece by piece, in order not to disturb the Metro lines underneath.

The Otemachi Building is "famous" for a couple of things. One is that it was supposedly shown in one of the Godzilla movies (although I can't find mention of that anyplace). The other is that it has the longest hallways in Japan. The hallways in this building are (literally) 2 blocks long. The restrooms are located at the midpoint of each hallway, so it is best not to wait until the last minute, if you know what I mean.

Sayonara, Otemachi Building!

Bruce Springsteen September 9, 2016

SEPTEMBER 12, 2016

Bruce Springsteen played Citizen's Bank Park (home of the Philadelphia Phillies) on Friday night, September 9. He is coming to the end of The River Tour.

For those who have not attended a Bruce Springsteen concert, there are some things that he does that are different from all other musical artists. Four examples:

1) He played 25 songs in the main set, and an 8-song encore, for a total of 3 hours and 50 minutes. That was 13 minutes shorter than the show he played two nights before in Philadelphia. I don't know of any other performer who regularly plays 3-4 hour shows.

2) He interacts with his audience. He actually goes into the audience every show, and makes physical contact with his fans. This is a photo from Friday night, during a song where he ran into the audience, and right past where my wife and I were sitting:

3) He takes song requests. Fans bring signs with obscure and favorite songs, and he selects 2-3 every show and plays them.

4) He brings fans onstage. Sometimes he brings them on for a dance with members of the band. Sometimes, like on Friday night, he lets aspiring musicians play with the band. On Friday night, one fan asked to play “No Surrender” with him. Search for this on YouTube. This particular fan was very prepared, and the version of No Surrender was outstanding.

I have included the setlist from the Friday show, (thanks to Backstreets.com for the setlist).

New York City Serenade (with strings)
Out in the Street
Sherry Darling
From Small Things (Big Things One Day Come)
I'm Goin' Down
Loose Ends
It's Hard to Be a Saint in the City (with Vini Lopez)
Spirit in the Night (with Vini Lopez)
4th of July, Asbury Park (Sandy)
Kitty's Back
Rosalita
No Surrender
My City of Ruins
American Skin (41 Shots)
The Promised Land
Candy's Room
She's the One
Racing in the Street
Lucky Town
Hungry Heart
Darlington County
I'm on Fire
Because the Night

The Rising
Badlands
* * *
Streets of Philadelphia
Backstreets
Born to Run
Dancing in the Dark
Tenth Avenue Freeze-out
Shout
Bobby Jean
Jersey Girl

A Letter From The Past

SEPTEMBER 19, 2016

My daughter is studying abroad in Italy this semester. Prior to her departure, she prepared letters to her sister, her mother and I, as a “care package” while she is away. Each letter that she prepared is dated, to be opened on a certain date.

Last night I opened the letter that she prepared for this week. Inside was a copy of a letter that I wrote to her nine years ago.

✦

I had two reactions while reading my letter to her nine years ago. My first reaction was “wow, a lot of things have changed in nine years”. When I wrote the letter to her, she was finishing sixth grade. So there were some discussions about sixth grade teachers, and seventh grade classes the next year. My letter included some things about sports (of course it did).

It also included a note about how packed her life was in sixth grade. Her letter to me this week noted that even though our lives may have seemed full nine years ago, now our lives are packed to the rafters, mostly with good things.

I would not have guessed nine years ago that she would be living in another country right now.

✦

My other reactions while reading her letter was “she saved one of my letters for nine years”.

Do not underestimate the impact that a letter will have on someone else. This isn’t the first time that one of my letters has come back from the past. I save everything that people send me that includes a handwritten note. That includes greeting cards, thank you notes, and personal letters.

I just learned that my daughter does the same thing.

Hal

Cutting The Cord

SEPTEMBER 22, 2016

My family and I have had cable TV for as long as cable TV has been available. It is finally time to stop paying the cable company. We are cutting the cord.

For those of you who don’t know, “cutting the cord” means cutting ties with cable/internet/TV providers. What was once a few people is not turning into a tide. Just this week, I have learned about three families I know who have either cut the cord, or are actively trying to do so.

There are a lot of reasons for cutting the cord, and for us, the best reason is the money. We reviewed our cable bill, and were shocked at how much we pay. It’s not like I planned to spend this much money 20 years ago. It just seemed to happen.

We are paying $300 a month for cable, and we hardly watch any TV at all. That seems like a ridiculous amount of money to pay for TV-but when I speak to others with cable, they have the same experience.

Good bye cable.

✦

The average American family watches about 35 hours of TV a week. I don’t think that we watch 35 hours of TV a year. Really. The last TV shows that I watched were:

Part of the Eagles game on Monday night
The Villanova-UNC college basketball final game
The Super Bowl

That's my TV watching so far in 2016. It's September. There is no need for me to pay for television anymore.

✦

OK, so maybe I am not ready to go "cold turkey" yet. I would like to watch a football game sometimes. Maybe I would like to watch the news if there is an evolving situation.

I have done a little bit of research, and with an antenna (no more rabbit ears, todays antennae are fancier than that) and a small box, I can receive about 20 channels, including CNN and ESPN, for about $20/month and an initial $100 for antenna.

So my total annual cost should go from about $3600 to about $250. I like that.

✦

What I really want for television is to be able to choose exactly which channels I want to watch, and when I want to watch them. If I want to watch a football game on TV, I am willing to pay $5-10 to do that. I watch 10-15 games a year.

That is all that I want.

But cable and internet providers don't want to provide me just that amount of TV. They want to sell me big packages of channels that I don't want to watch. I'm tired of paying for stuff that I don't watch.

So we've started the process of cutting the cord. I've identified someone who knows how to install antennae, and the box that provides a minimal channel package. I think we can finish this in the next couple of weeks.

I won't miss the big cable bills. I won't miss having 500 channels that I don't watch. I won't miss having cable equipment all over the place.

But I will miss the outstanding customer service that my cable company provides.

Hal

Wentzylvania

SEPTEMBER 29, 2016

I'm a Philadelphia Eagles fan. I've been a fan since about 1966 or so, when my father took me to Franklin Field to see my first Eagles game. I was about 5 at the time.

I'm a lifelong Eagles fan. That means that I have suffered through some really bad stretches of football. The Eagles have had some awful coaches (Joe Kuharich, who went 28-41, and was so unpopular that a fan rented an airplane that flew above the stadium with a banner that read "Joe Must Go"). I've suffered through the Ed Khayat era, and the Mike McCormack era.

I was a season ticket holder in the 700 level of Veterans Stadium. I was at the Vet when Wilbert Montgomery ran downfield to clinch the NFC Championship against the Dallas Cowboys.

I went to the Super Bowl in 2005 (Super Bowl XXXIX). The Eagles were tied with the Patriots after three quarters. Then my quarterback threw up on the field (really-check the video on YouTube), and my coach forgot how to manage the clock. So the Eagles lost, 24-21.

The Eagles have not won a championship in my lifetime. They last won an NFL Championship (before there were Super Bowls) on December 26, 1960. I was still a year and three days away from being born.

I want a Super Bowl Championship for the Philadelphia Eagles. And I want one while my father is alive, so that we can celebrate that Super Bowl together.

✦

If you are not an Eagles fan, you may not understand the expression "long-suffering". I know a fellow named Nick. Nick is a pharmacist. A well-educated man. A world traveller. A smart guy. He is also a lifelong Eagles fan.

Nick is taking a sabbatical from the Eagles this year. He isn't watching any games. He isn't listening to any games. He isn't reading anything about the team. He can't take any more Eagles suffering.

I get it.

✦

The Philadelphia Eagles traded up in the draft this year, and selected a quarterback named Carson Wentz. They also signed two other quarterbacks (Sam Bradford and Chase Daniels) to expensive longterm contracts. So I thought that Carson Wentz would have a year or two to watch games from the sidelines, and develop slowly in the NFL.

Then a quarterback named Teddy Bridgewater, who plays for the Minnesota Vikings, tore his ACL 8 days before the start of this NFL season.

Then the Eagles traded Sam Bradford, their starting quarterback, to the Vikings.

Then the Eagles named Carson Wentz as their starting quarterback.

Then things started getting interesting.

✦

Carson Wentz has had a start to his rookie season unlike any other rookie quarterback. He has led the Eagles to a 3-0 start. For a little bit of perspective, no rookie quarterback in the history of the NFL has started 3-0, and done so without a turnover.

But it's not just Carson Wentz who looks different. The entire team looks different. The Eagles defense looks really good. The offense has scored 92 points (second highest in the NFL). The defense has only allowed 27 points (next closest team has allowed 40 points).

I know that it is only three games into the season. I know that the first two games were against crappy teams (the Cleveland Browns and the Chicago Bears). But then the Pittsburgh Steelers came to town, and they were heavily favored.

The Eagles destroyed the Steelers. My next door neighbor is a native of Pittsburgh. He flies a Pittsburgh Steelers flag in front of his house on game days.

He is avoiding me this week.

✦

People in this region are starting to get excited. I don't blame them It's been a while since we've experienced disciplined football. "Disciplined football" means controlling the time of possession, avoiding turnovers, avoiding penalties, and using timeouts wisely. These are things that Andy Reid and Chip Kelly could not figure out how to do. (Remember all of the "Chip Kelly is a genius" quotes? Where is Chip Kelly now? He is on his next and final NFL job).

Doug Pederson is coaching really well right now. His team is playing disciplined football. They did not allow a sack the last game. They haven't had a single turnover through three games. They have controlled the ball at least 35 minutes each of the first three games. And the opponent has had more penalties than the Eagles all three games.

That's a trend that I like.

✦

People are starting to sell “Wentzylvania” T-shirts. (Get it?) Eagles fans are starting to put their Eagles decals back on their cars. Eagles fans are getting excited.

Not me.

But Super Bowl tickets are going for $3200 on Stubhub, and I do have the weekend of February 5th blocked, just in case.

Hal

The American Dream

OCTOBER 3, 2016

There is a concept in American culture called The American Dream. It’s hard to explain in words….but it means something like “be able to do and experience more than your parents did”.

My wife and I have been incredibly lucky. We have been able to do and experience more than our parents did. In large part we have been able to do this because of our parents. Our parents sacrificed and provided for us in a way that is hard to describe. As I write this, a word pops into my head: opportunity. We have, and have had, great opportunity available to us.

But the idea of the American Dream has changed.

✦

There are a lot of reasons for that. Some of the opportunities that my wife and I were interested in (purchasing a home) aren’t as interesting to young people in 2016. It may be because of the mortgage meltdown a few years ago, or the sagging real estate market, but young people are now more likely to rent apartments than they are to purchase homes. I haven’t heard a young person speak about planning to purchase a home in a long time.

Another opportunity that is changing is employment. My parents expected lifetime employment. They finished their schooling, and sought employment with a company that they expected would take care of them for the rest of their lives. When my wife and I began life in the work world, we didn’t expect lifelong employment, but we did expect full-time employment. Now young people do not necessarily want that. More young people are seeking “contractor” roles, where their jobs are more like “gigs”.

✦

The American Dream, the idea of “doing better than your parents did”, isn’t possible for a lot of people right now. I listened to an interview recently with Bruce Springsteen, who discussed “the difference between the American Dream and the American Reality”, and I understood what he meant.

Because of the expense of a college education, the expense of housing, and a lack of employment opportunity, many young people don’t have the same kinds of opportunities that their parents had.

At the same time, I have to remember that my daughters don’t want my dreams and opportunities. They want their own dreams and opportunities. The things that I dreamed of in 1970 are not the same things that they dream of now.

What I hope to do is to give them the opportunities to make their dreams come alive. If I can do that, then I am living the American Dream.

Hal

Off The Record

OCTOBER 10, 2016

There was a Presidential Debate last night. One of the remarkable things about the debate, and the campaign, is how much time has been spent have defended old emails and old videos. Both candidates recorded things years ago that are now coming back to haunt them.

I am glad that I am not running for office.

✦

I’m going to say something here, and you may not like it. But I believe it to be true: All of our emails, both personal and professional, are saved. This I know to be true. Most of our telephone communication can be digitized and analyzed electronically. Allow me to explain.

✦

Last week, Yahoo admitted that they had been scanning the email of all of their users at the request of U.S. intelligence services. I waited for other email providers to denounce this practice. None did. The silence was deafening.

All of our email is stored someplace. Every email that we create, both at work and at home, is stored on a server. If I send you a quick email, and you delete it and I delete it, it is still stored on a server someplace.

The email that you create and receive is stored. If you don't believe me, ask an IT friend or colleague. Everything is stored and backed up. It can be retrieved later on, for a variety of reasons.

✦

I used to work at a company where someone wrote an email. At the time, I'm sure she didn't think it was so bad. She was having a bad day, and she complained about something to a colleague. But her complaint was written on a day when the company was going through a public health crisis.

Plaintiffs attorneys obtained her email during a discovery process, and her email was used in several lawsuits. Many of the lawsuits (class action) resulted in damages of tens of millions of dollars.

I have taken several communications training courses. One of the classic principles in those training courses is to pretend that the email I am about to write is going to appear on the front page of the newspaper tomorrow. Would I still be comfortable sending that email?

✦

Email isn't the only thing that we are able store and scan. I have a friend who works for a company that digitizes telephone calls. Telephone calls are converted to text, and stored. The text can then be scanned, for a variety of reasons. You consent to this activity every time you call a customer service center ("your call may be recorded for customer training").

Since the technology exists to record telephone calls, digitize them, and then analyze them as text in computers.....do you think it might be possible that this technology is being used for things other than customer training?

I'm just saying.....

✦

Much of what we do with our smartphones and our computers is saved, whether we like it or not. The idea that an email is "my email" or a phone call is "my phone call" doesn't exist anymore. I use public networks to send email and phone calls, and as a

result, the companies that host those networks have access to my information.

✦

I sometimes read articles in newspapers and magazines where the authors use an expression: “off the record”. Their sources, in an effort to maintain anonymity, request that certain discussion points not be attributed to a source. In other words, people ask if their conversation can be “off the record”. There isn’t much left that is off the record.

Just ask Hillary and Donald.

✦

Hal

I Have A Prediction

OCTOBER 20, 2016

I am fascinated with the process of making predictions. Much of my life includes predictions. Your life does, too.

✦

I have to make predictions when I drive to work. How much traffic will there be? What is the best route to take? How much gas do I need to make it there?

There are apps and programs to help with that. There are programs that now receive real-time traffic data from cell phone signals, and are able to make up-to-the-minute predictions on traffic.

When my app tells me that my drive is going to take me an extra 45 minutes, it is usually very accurate with that prediction.

✦

I make predictions based upon the weather. I dress differently, and pack differently (if I’m traveling), based upon the weather information that I receive.

The weather information I receive (yes, there is an app for that), is accurate. I know it is easy to complain about weather forecasts, but they are close most of the time. My app predicted a temperature today starting at 59, and going up to 80. It is 79 degrees right now.

✦

Other people (and companies) make predictions about us all the time. My mortgage company made a prediction about my wife and I when they decided to give us a mortgage. Our life insurance company made some predictions about us when we applied for life insurance. Our car insurance company prices their insurance rates based on reviews of our driving history, where we live, and how much we drive.

✦

One of the most interesting areas to predict are elections. There is a firm called fivethirtyeight.com, founded by Nate Silver, that does election predictions (the "538" is the total number of electoral votes available in a Presidential election). Check out the 538.com website if you haven't done so before. The site is (relatively) neutral, and focused on making election predictions at the national and the state level.

A few years ago, Nate Silver wrote a book about making predictions, called "The Signal and The Noise". He writes about the challenges of making predictions in a variety of areas, including finance, sports, weather, earthquakes and politics.

Nate Silver is remarkably accurate in his predictions. He has predicted not only the Presidential winner, but almost all of the Senate and House elections, each of the last two election cycles. So I pay attention to his predictions.

So this is my prediction. I predict that if you go to the 538 website (projects.fivethirtyeight.com) on the day before the upcoming election, and look at the number of electoral votes Nate Silver predicts for the major candidates, that his final prediction will be within 2% of the final result.

✦

I may not like all of the predictions I receive, but I want to be prepared for the results. I may not like the weather forecast, but at least if I know that it is going to rain, I can pack an umbrella.

Hal

A House Divided

OCTOBER 25, 2016

The current political campaign is the most negative one in the history of the U.S. I'm not taking sides here. Both sides have attacked each other more personally than ever before.

Some of the current political attacks have been really personal. This is true at all levels of elections. I have seen local TV and print ads that claim criminal activities on the part of candidates on both sides of the political spectrum.

When I was younger, political campaigns were like athletic competitions. Everyone wanted to win, of course. But politicians highlighted their own positives. When elections ended, politicians went back to work with each other, trying to serve their constituents.

I miss that.

✦

Attack ads are sponsored by people who have to work with each other. At the local, state and federal level, people have to work together to ensure that roads are maintained, bills are paid, and police and fire and emergency services are available.

How does our government return to work on November 9th after this election? How do politicians go back to work, and work with each other? The people who are attacking each other are supposed to show up for work and get work done. How do you work with people who are attacking you, and who you are attacking? How do we recover from this election? How do we put this genie back in the bottle?

✦

.
We are fond of chanting "USA" at sporting events and political campaigns. The "U" stands for United. How united are we right now? If we aren't satisfied with the answer, what do we do about that? How do we (can we) get back to a place where we work with each other, instead of against each other?

This election is not an individual transaction that we can walk away from. This isn't a used car negotiation, where we can insult the seller and leave. The seller and the buyer in this transaction are us. The people we are insulting today are people we need to work with on November 9th, and beyond.

✦

Years ago, there was a comic strip called Pogo. Pogo once said “we have met the enemy, and the enemy is us”.

How do we stop acting like the enemy is us?

Hal

Rethink Your Strategy

DECEMBER 5, 2016

My daughter attended a presentation recently, as part of a “study abroad” program. There was a slide about opening doors. Opening doors in Italy must be a challenge. The slide said “if you are using your entire body weight to try to open a door, rethink your strategy”. In other words, if you are pushing, maybe you should try pulling. Or vice versa.

I visited her recently, and I was pushing on a door with all of my weight. She was standing behind me and said “rethink your strategy”.

✦

I know some people who are going through life situations right now, who could use that advice. They are leaning up against their life situations with all of their weight, with no success.

I mention that because I can be the same way. Sometimes I keep trying a failed strategy, hoping that this time, the outcome will be different.

✦

One of the best things about my life is that I don’t have to continue pursuing failed strategies. I have wise people in my life who stand behind me and say “rethink your strategy”. It’s happened several times. Sometimes those failed strategies are about unimportant things like opening doors. But sometimes those failed strategies involve really important life lessons.

Every once in a while, I have a realization that “this isn’t working”. One of my friends calls those moments “epiphanets”, or “little epiphanies”. At the time I experience those little epiphanies, they feel like failures. But I look back on them and I realize that they were important turning points. I’m better off having had those experiences.

Rethink Your Strategy,

Hal

2017

52 essays

How Not To Write A Book

JANUARY 17, 2017

Years ago, one of my colleagues introduced me to the idea of a Bucket List. She called it a Life List. Her advice to me was that if I wrote down all of my hopes and dreams for my life, I would be more likely to accomplish them.

She was right. I made a life list, and as a result, I've accomplished a lot of things on that list. I've been outside of the U.S. 100 times. I've been to 36 countries. I watched my daughters' births, I've participated in several surgeries (don't ask), I earned a doctorate while I was working full-time, I've donated 9 gallons of blood. I've travelled on a submarine, a hot air balloon, a helicopter, and an elephant..... But for several years, I have had "write a book" on my life list. So I think it's time.

The first step in writing a book was to create this blog. That was a helpful start, because it let me practice writing, and share some of my writing with you. But that isn't the same as writing a book.

✦

I have no idea how to write a book. That's ok, because I am willing to make mistakes. I had no idea how to travel overseas, or how to earn a doctorate, and I figured that out.

A few months ago, I started searching on how to publish a book. To make a long story short, I have a meeting with a publishing consultant on January 25.

I think I may be writing a book!

✦

I have been compiling my essays into chapters, and doing some light editing. The next step will be to work with a consultant, who will do some heavy editing, along with artistic work (outside and inside cover, format, font, spacing, etc.). In addition, my book will be copyrighted, it will receive some light marketing help, and I need a place to sell it (likely Amazon).

I will keep you posted on my progress.

Last Will & Testament

JANUARY 24, 2017

Have you ever said to yourself “I hope that the wrong people take care of my children after I die” or “I hope that I do not receive the type of medical treatment that I want when I become ill”? Or “I hope that when I die, all of my savings and assets go missing, or go to people that I don’t want to receive those savings”?

I didn’t think so.

Do you have a will? Do you have written instructions about what care you should receive in an emergency (in other words, do you want to be resuscitated? Do you want to be placed on life support?) Do you have a plan for your assets when you die? Do you have life insurance? Do you have retirement savings, like an IRA or a 401k?

Is there anyone in your life who can act as an executor of your estate? Does anyone know where all of your bank, credit and asset accounts are located? Do they have the contact information and account numbers?

I learned about two people who died last week. Both of them were much younger than me, and neither one had a will. Now their families have to spend a lot of time and money resolving money and custody issues.

I have a suggestion. If you don’t have a will, and your relatives don’t have written instructions from you about what care you would like in an emergency, and no one knows where all of your financial accounts are, then go make an appointment with an estate attorney. Unless your life goal is “I hope that my money goes to people who I don’t want to receive it”, or “I sure hope that I receive medical treatment that I don’t want”, then you need to be very specific about having your wishes known.

I understand that no one wakes up in the morning and says “I am looking forward to creating a will today”. But the two young people I mentioned who died last week without wills don’t have the chance.

Hal

Cash or Credit?

JANUARY 24, 2017

I received a telephone call a month ago, from someone who said that she was from a credit card company. She asked about a credit card that she said that I had, from a company that I don't have a credit card with. I hung up on her, because it sounded like a phishing scam.

A week later, I received a letter from the same company, telling me that I did have a credit card with that company, and that the account appeared to have been opened fraudulently in my name.

Uh-oh.

✦

I checked the telephone number on the letter, and it was a legitimate telephone number for that company. I made a call, and they were correct- someone had fraudulently opened a credit card account in my name.

Uh-oh.

✦

Have you ever been a victim if identity theft? It is fairly common. I have experienced it a couple of times. Unfortunately all that you need to open a credit card account is a social security number. Social security numbers are assigned for life, so once someone steals a social security number, it is easy to keep using it.

Think about how many places you have provided your social security number. Most major financial transactions require it (mortgage application, auto purchase). Most hospitals and physicians offices use it. Every credit card application requires it. Your social security number probably exists in a hundred different files.

We check our credit report periodically. You are allowed to request one credit report every year for free (it is the law). There are three credit reporting agencies, (TransUnion, Experian and Equifax). They all provide a report containing the same information. Make sure that all of the information on your report is correct.

By the way-the fraudulent credit card was cancelled, and nothing had been charged on the account, so the fraud-detection system worked that day.

Hal

Coming Soon: Can Openers!

FEBRUARY 22, 2017

Dear Friends and Family,

Attached is the final cover proof for my book, "Can Openers". I expect that it will be available on Amazon.com sometime in the next 6-8 weeks.

I plan to donate all proceeds (after taxes) to Philadelphia-area charities. And I mean ALL of the proceeds.

Hal

The Art of Worrying

MARCH 27, 2017

A couple of months ago, Theresa received a letter that called her to a jury selection pool. The pool is being selected for a very public murder trial in our state.

People who are selected for this jury will have to travel to north-central Pennsylvania every Sunday night, and stay until Friday. They will have to do that every week for what will probably be a 3 month trial.

I assumed the worst. I assumed that she would be selected, and be gone from home for 3 months. To make a long story short, she was interviewed in the courtroom for about 2 minutes, and then she was dismissed.

✦

A few weeks ago, I started passing blood. “Passing blood” means that my urine was bright red. I’m a healthcare provider, so I remember from my education that urine is supposed to be yellow, not red. Yellow good, red bad.

I had a physician appointment, and then a urologist appointment, then a CAT scan and a cystoscopy. “Cystoscopy” is a fancy word for sticking a TV camera someplace that a TV camera was never designed to go.

And to make a long story short, I’m relieved (really relieved!) to report that I’m clean. The CAT scan and cystoscopy ruled out cancer in my liver, kidneys, bladder, ureters and prostate.

What I'm not so relieved to report is what the urologist said to me at the end of our last appointment. I asked him why I started bleeding, and he said that "it is a normal part of the aging process".

Ouch. I do not want to participate in the aging process. No one asked me if this was a process that I wanted to be a part of.

✦

I worry a lot. Those of you who know me well know that that is part of my personality. I rarely think about what the best outcome could possibly be. I usually think about the worst possibly outcome. One of my friends calls that "catastrophizing".

The good news about worrying is that I sweat a lot of details, both at home and at work. We get a lot of stuff done, because I worry about a lot of stuff. But I spend a lot of time worrying about my wife living 150 miles away for 3 months, and having prostate cancer. Mainly I worry about things that never happen. If worrying was an art, my art would be hanging in museums all around the world.

Hal

I Can Do It Myself

MARCH 28, 2017

I have a childhood memory of saying "I can do it myself". That strategy worked well when I was two years old and I was learning how to tie my shoelaces. But that strategy doesn't always work now. My life works better when I ask for help, but I still find that the three hardest words to say are "I need help".

✦

I know some people who need help right now, but they are unable (or unwilling) to ask for it. There is something in our culture (at least there was) that makes asking for help a shameful activity. We have a thread of cultural DNA that says "I am a pioneer, I am self-made, I don't need help from anyone or anything". Asking for help is seen as a sign of weakness in our culture.

That's nonsense. People with big responsibilities have "ask for help" baked into their job descriptions. CEOs have Boards of Directors, and Presidents and Prime Ministers have Cabinets. Boards of Directors and Cabinets are there to provide advice and help.

I need help clearing the roads if there is a blizzard. I need help with traffic control if there is a six-car accident ahead of me. I need help with trash pickup, electric and gas service, car repair, income tax preparation, and colonoscopies. I can't do any of those by myself.

It's not only tasks that I need help with. I also need help with decision making. I can make some incredibly bad decisions all by myself. I still have the capacity to think that I know better than everyone else. One example of this is that when I was younger, I decided that I didn't need to change the oil in my car. I ignored the light on the dashboard for several months. (Imagine the expression on the face of the mechanic when he pulled the dipstick out of the engine and there was no oil on the dipstick). After making a bad decision like that, one of my friends used to ask me "how is that working for you?" So I've learned to ask for help in my life.

If CEOs and world leaders can ask for help, I should be able to ask for help too. A paradox in my life is that things work much better when I ask for help, but I don't want to. Think about that for a minute. I don't want to do something that works really well for me.

I need help.

Hal

A Life Worth Living

APRIL 5, 2017

A friend recently mentioned that she keeps a "Life Worth Living" list. She explained that she keeps a list of things in her life that make her life worth living. The reason she does it is so that she has a list of the things in her life that are good and worthwhile. She goes back to the list from time to time, to make sure that she is doing the things on her list that make her life worth living.

Her list isn't a list of "things I like to do", or "things that are pleasurable", although both of those are on her list. Her list is a list of "what gives my life meaning and purpose?"

✦

What makes my life worth living? What follows is a very quick list. I haven't given this a lot of thought, so if there is something obvious missing from this, I will go back and add it.....

1) Family Time- I love our family Sunday night dinners, our drives and walks together, and crossword puzzle time.
2) Meditation and prayer- I need time to reflect and refresh.
3) Exercise- I love to work out. I feel much better after I've completed a rigorous workout.
4) Work time- I love my work. The people that I work with are doing really important work. They are trying to find cures for some rare types of cancers. It is an honor to work with them.
5) Writing- I love to write. If I could write for a living, I would. I wouldn't mind having two full-time jobs at the same time!
6) Service time-I am on the Board of Directors of three non-profits. I read a blog by someone recently who said that his greatest joy in life was to be of service to others.
7) Beach time-I love the beach, I love the ocean. I also love crossword puzzle time with Theresa, and walks with my family, and taking Darwin to the park. Visits with my father and my in-laws, Eagles games and rock concerts with friends...all of this is "beach time".

I'm curious to hear what is on your list.

Hal

The Smell of Popcorn

APRIL 12, 2017

I walked into the house the other day, and I smelled popcorn. That popcorn smell reminded me of a certain leisure activity, and where that activity occurs, and then I thought about how amazing it is that one smell can trigger all of those thoughts.

I associate the smell of popcorn with going to the movies. I thought about going to the old Tyson Theater, (the Castor and the Benner were also options in my youth). I thought about sitting in those old-fashioned movie houses, with popcorn and Milk Duds and not having a care in the world.

All because of one smell.

✦

There are other smells that take me way back. I love the smell of chocolate chip cookies. When I smell that smell, I think "all is well". When my mother made chocolate chip cookies, it meant that life was good. I still have that feeling when I smell chocolate

chip cookies.

There are other smells that bring that good feeling. The smell of cookouts and burning leaves are really positive for me. They remind me that people spend time outdoors with their families and friends.

The smell of my wifes' favorite perfume is a great smell. That smell means life is good. It means that we are dressing up and going out, and all is well in the world.

The smell of the ocean is like that, too. I can smell the ocean before I ever see it. That "salt water smell" reminds me of vacations and beaches and sunshine. I love that smell.

✦

But not every smell brings back that "life is good" feeling. Some smells remind me of sad times.

There is a smell in nursing homes and hospitals. That smell reminds me of my mother and my grandmother, and some of their end-of-life times. That smell is burned into my brain.

When I was in elementary school, the school custodian had this stuff that I used to call "puke powder". Anytime a student vomited, the custodian came around with this yellow powder which soaked up the vomit. It was sort of like a HazMat scene. There was a chemical in that powder that I still smell from time to time. Whenever I smell that chemical, it takes me right back to Solis-Cohen Elementary School.

Medicine has smells, too. Anytime I smell grape juice, I think of the grape flavor in cough syrup. The smell of bubble gum reminds me of liquid antibiotics that my children had to take.

✦

Why do smells have such powerful effects? I can't think of sounds or tastes or touches that evoke those kinds of reactions in me.

I want some chocolate chip cookies.....

Dress Codes

APRIL 12, 2017

I dropped my daughter off at school the other day, and on the ride to school, we talked about dress codes. Her school doesn't have a dress code, and it doesn't need one. Everyone dresses the same, whether they think so or not. Well, almost everyone. She told me that two students wear capes to school every day. They are going through a goth stage.
That reminded me of the scene in the movie "The Incredibles", where Edna, the costume designer for the Incredibles Family, refused to design costumes with capes. "No Capes!", she said. She explained that capes could get caught in propellers. I guess there are no propellers at our local high school, so the students can wear capes.

✦

I have a dress code. I wear button down shirts and chinos to work every day. No one makes me do that. It's comfortable, and appropriate for where I work. Every shirt that I have is either blue or white (with checks or stripes sometimes), and every pair of pants is either tan, brown or black. So I don't have to think about what I am wearing in the morning. I just grab a shirt and a pair of pants, and I'm off to work. I could get dressed in the dark (sometimes I do, at 4am), and it doesn't matter.

✦

I read that Steve Jobs wore a black T shirt and black pants every day. He didn't want to make any choices about what he wore, because he felt that that was a waste of "choice energy". He wanted to reserve all of his energy for choices that he felt were more important.

✦

In Japan, every April 1 is New Hire Day. Japanese companies hire classes of new university graduates, and they all start on April 1st. Do a search for photos of "Japanese New Hire Day". All of the entering employees dress exactly alike.
There is a cultural aversion to being different there. There is an expression (I'm paraphrasing here) "tall trees get blown over by the wind". The expression means that those who stand out get knocked over. It isn't appropriate there to "stand out".

✦

I guess no one wears a cape on New Hire Day there.

Can Openers is Now Available!!

APRIL 18, 2017

My first book, "Can Openers", is now available on Amazon.com! I am donating all of my proceeds to Philadelphia-area charities. Please share this with your friends and family. The more this book sells, the more I donate!

Hal

https://www.amazon.com/Can-Openers-Essays-about-Life/dp/1542854377/ref=sr_1_fkmr0_1?ie=UTF8&qid=1492519679&sr=8-1-fkmr0&keywords=hal+wars+can+openers

The Worst Campaign Manager Ever

APRIL 19, 2017

A few months ago, my daughter decided to run for a seat on our township school board. I was pleased with her decision. She wants to give back to our schools, because our schools have been very good to her. She needed a campaign manager. I was surprised when she selected me.

There is no job description for this role, but if there was, I know that it would include traits like “understands campaign law”, “highly organized”, and “people person”.

Let’s start with “understands campaign law”. I have no experience in this area, and this is a complicated area! I will give you one example: in order to obtain a position on our local ballot, you must have a petition signed by a certain number of voters who are registered in each party. In order to have someone sign your petition:

1) That person must be registered to vote in our region
2) That person must be registered to vote in the party they are signing (in other words, Republicans sign the Republican petition, Democrats sign the Democratic petition)
3) They have to sign their name exactly the same way they are registered, or their signature doesn’t count
4) They have to write the name of our township correctly. Maybe that doesn’t sound like a big deal, but it is if you live in Tredyffrin Township.
5) This is where it gets really complicated- a Republican who is registered in the township must hand the petition to Republican signers, and a Democrat must hand the

petition to Democratic signers. So if you go to a house with one Democratic voter and one Republican voter, you must have two people to hand the petitions to them. I'm not making this up.

I did not understand any of this when we started. My daughter had to explain it all to me.

Let's move to "highly organized". That's not me. I have to keep a dozen lists just to maintain the appearance of being organized. But I would describe myself as "highly disorganized, masquerading as organized".

Finally, "people person". I like people. Really, I do. But I struggle with the idea of meeting a lot of them all at once. Read my essay "Being An Introvert" for more on this. Luckily I am not the one who has to go door to door, shaking hands.

✦

So let's agree that I meet none of the requirements for the Campaign Manager Job Description. My candidate (my daughter) is in big trouble.....

Hal

Heather is in Time Magazine!!

APRIL 21, 2017

Heather is featured in the April 29, 2017 edition of Time Magazine! It is the edition with Sheryl Sandberg on the cover. The article is about first-time candidates for public office. Heather is running for school board in our school district.

Turn to page 29 (the center of the magazine), and Heather's photograph is included in the story!

Congratulations Heather!!!

I Killed A Newspaper Machine

APRIL 21, 2017

I obtained my driving learners permit on December 29, 1977, my 16th birthday. My father took me out driving right away. We spent a few minutes practicing in a parking lot, and then he took me out on some quiet side streets in Northeast Philadelphia.

We were driving on St. Vincent Street, a few blocks from our home, and the traffic started to pick up. There was some two-way traffic, and cars were parked on both sides of the street. I thought the road was narrow and the driving was getting difficult, so my father asked me to turn onto a side street so that I could stop driving.

As we approached the corner where I was going to turn, there was a traffic light with a Philadelphia Bulletin newspaper machine chained to it. (The Philadelphia Bulletin's motto was "Nearly Everybody Reads The Bulletin". I guess not, because they went out of business many years ago). I made my final approach for the right turn, and my father started yelling "too close- too close!", then I heard a crunch, and I saw the newspaper machine fly onto a neighborhood front lawn.

My father took over driving, and drove us home. I was crushed. I was now the Worst Driver Ever. We went home, and I sulked off to my room, certain to never drive again.

About 2 hours later, my father came to my room, and told me that he had our car repaired. He handed me the car keys, and said "lets go out driving again". His idea was "if you fall off a horse, get right back on the horse". Good move, Dad. I've driven for 40 years without hitting anything else.

May that newspaper machine rest in peace.....

Hal

P.S. This is a photo of a Bulletin newspaper machine from the Temple University Archives. This is a photo of a domesticated, or "house" machine. The machine I hit was a wild machine. I know that it was wild, because it had to be chained to a traffic light.

Dad-speak

APRIL 24, 2017

My daughters tell me that I have a language of my own. I did not believe them, so they compiled a list of some of the things that I say. They call these phrases "Dad-speak". I have provided some definitions for my Dad-speak:

"Ressies": This is short for "restaurant reservation", as in "should I make ressies for Friday night?
"Appies": This is short for "appetizers", as in "should we order a couple of appies?"
"Crossie": This is short for "crossword puzzle", as in "would you like to do a crossie with me?"

"Nanners": Bananas
"Sangweech": This is a sandwich, made with a slice of pizza, folded in half, plus whatever else is in the refrigerator, preferable pasta, stuffed inside. Because pizza doesn't have enough calories and carbs all by itself.
"Over/under": This is what I ask when I wonder how much of something will occur. For example, "over/under on how many gallons of gas I need to fill my tank", or "over/under on the cost of this repair bill". I set the line, and my family picks over or under.
"It's good to have the band back together": What I say at family dinners. I think we should do a reunion tour.
"Thanks for coming out to play": What I say to friends and family when we socialize.
"BGDD": Big Guy Daddy Dude. How I used to sign letters to my daughters. Up until.....ok, it is still how I sign letters to my daughters.
"WCME": Worst Campaign Manager Ever. That's me.
"Iggles": My favorite football team, the Philadelphia Eagles.
"Ac-uh-me": Where we shop for groceries, the Acme.
"Inkwire": The newspaper where we find our crossword puzzles, the Philadelphia Inquirer.
"Dingleberry duty": This involves cleaning Darwin, our dog. I'm not providing any more details, it's gross.

For my friends and family, maybe we can get the band back together. I'll make ressies, we can start with appies. I will thank you for coming out to play. When I get home I'll do a crossie with my sweetie.
Hal

The Taping Pit

APRIL 24, 2017

The Grateful Dead played more than 2300 concerts beginning in 1964. They took a different approach to making music and selling music than their contemporaries. Most other bands recorded albums, and toured in order to support the album. The Grateful Dead toured, and occasionally recorded an album to meet contractual obligations.

They preferred playing live music for their fans rather than recording albums in the studio, because they enjoyed the relationship that they had with their fans. They were the first band to collect names and addresses of their fans (the DeadHeads) and started

a mailing list in an effort to update their fans on what they were doing.

They allowed their fans to tape their concerts, which was revolutionary at the time. The fans who taped their concerts became known as “tapers”, and eventually so many people wanted to tape their concerts that the Grateful Dead had to create a “taping pit”, a section of each arena or stadium where tapers could set up their taping equipment. A typical taping pit looked like this:

Music industry executives and fans of other bands didn’t understand taping. The first reaction was “you’re giving away your music-that’s a terrible idea”. But the Grateful Dead understood their fans and their music, and realized that the best way to “spread the word” about their music was to give it away. Jerry Garcia was quoted as saying that “after we play it, we are done with it-let the fans enjoy it”.

I first came to know and love the music of the Grateful Dead through some of these tapes. My first exposure to the Grateful Dead was listening to concerts on tape, not by listening to their albums.

✦

My book “Can Openers” was released last week. I have had the following five experiences in the past 5 days:

1) Yesterday, I Googled my book and myself. I learned that someone in Australia is re-selling 10 copies of my book for about $30 apiece.
2) Someone else has taken my book and made a .pdf version of it available for distribution.
3) My book made it into the top 20 in its category (humor essays) after 5 days on the market.
4) I walked into my exercise class this morning, and one of my classmates congratulated me on my book release (I never told her about my book).
5) Someone that I don’t know sent me an email this weekend, asking what the 24 letter word was in my essay “Soft Shoulder”.

When I started my website (halwardblog.com, now also halward.blog), my first essay was entitled “Is This Thing On?” The idea was that I was (metaphorically speaking) setting up a microphone, and speaking into it for the first time. I created the blog for fun and for free. My hope was that I could write, and maybe people would read it.

I took a moment to look up from my microphone this weekend, and it looks like there are people in the taping pit.

Hal

Out Of Gas

MAY 2, 2017

On the way to work, I pass a gas station. I pass that same gas station every day on the way home. I get gas at this gas station every two days (I drive 240 miles in those two days).

Except about six weeks ago, the gas station placed orange traffic cones next to the pumps, and put signs marked “Pumps Not Working” over the credit card readers at each pump. The pumps have been out of order for over a month now.

This is not a little gas station. They have 12 gas pumps at this station, and it was often full, with 12 cars pumping gas at the same time. It is located on a busy corner, on a main road in my area.

They have a mini-market at this gas station, but there aren’t a lot of cars stopping there anymore. There are lots of other gas stations with mini markets in our area, so they are losing more business every day.

I don’t know why, but this gas station fascinates me, in a morbid way. Every time I pass it, I look over to see if they have resolved the issue with the gas pumps. I have the same reaction with this gas station as I do when I pass a car accident. I can’t help looking at the wreckage.

How does a gas station go without gas pumps for six weeks? I’ve been tempted to walk in and ask “what is going on here?” but I haven’t had the nerve.

What happened?

✦

It’s not just my local gas station that’s slowly sinking. Retail stores are closing all around. I’ve read several articles recently about mall and chain stores closing for good. The list includes brands like Radio Shack, Payless Shoes, HH Gregg, American Apparel, The Limited, bebe, and Rue21.

✦

We went to one of our favorite restaurants a few weeks ago. It is a wonderful little Italian place. We usually get there early to beat the rush. Normally by the time we are done our meal, the place is full, and there is a line for a table.

But this time, no one came in. We kept waiting for the crowds to come, but no crowds came. I had this uneasy feeling that ours was the only meal that they were going to prepare that night.

What happened?

✦

There is something really unsettling to me about driving by a gas station without gas, or going into a restaurant without any other diners. It feels like failure and death to me. There are two businesses that are failing in my community, and I don't know why. People still need gas, and people still go out to eat, but they aren't getting gas at this gas station, and they aren't eating at this restaurant.

What happened?

Out Of Time

MAY 2, 2017

A few years ago, Justin Timberlake starred in a move called "In Time". It was a futuristic movie about a society where the currency was time, not money. Every person had a chip implanted in his/her arm, with a "bank" of time in the chip. The time in the chip could be exchanged for goods and services.

When the time ran out on the chip, the person with the chip died.

✦

The movie examined what would happen in a society where time was used as currency. What would people do for an additional day, or week, or month of life? What would you do if you were down to your last 24 hours?

In the movie, just like in real life, some people stole other peoples' time. And just like in real life, in the movie, some people gave their time to others. Except in the movie, giving away some time meant giving away some of life.

✦

I remember watching the movie, and being moved by the parallels between time and money. We live in a society where we act like we have all of the time in the world, and act like money is a precious, limited resource.

I suppose money is limited, to some extent. But there is a lot of it out there, and I probably have enough. Not as much as I necessarily want-but probably as much as I need.

I am starting to have an awareness that I don't have as much time as I would like. Here is an example: if I live to the age of 95 (no guarantees about that), I will live about 34,675 days. That would mean that I have about 14,600 days left.

I spent more than $14,600 on my last car. I'm kind of frugal, so I was reluctant to part with that $14,600. I spent a lot of time (read that phrase again) thinking about parting with $14,600.

What do I think about parting with my last 14,600 days? Do I treat my time with as much care as I treat my money? I need to remember that if I give away some of my time, I am giving away some of my life.

Per Lui

MAY 3, 2017

I visited my daughter in Milan a couple of months ago. If you had told me 25 years ago that I would ever write the sentence "I visited my daughter in Milan", I would have laughed at you. At that point in my life, children weren't on the horizon, and even if I had had a child, why would that child be in another country?
But we did have a daughter (actually two, if I remember correctly), and one of them studied abroad in Milan. I never knew anyone who studied abroad when I was in college. It wasn't popular then. When I was 21, I was more interested in going to rock concerts and trying not to get into too much trouble.
I met some of my daughters' friends while I was visiting her in Milan. Her friends are really intelligent, and really brave souls. They are scientists, business people and musicians. They have immersed themselves in Italian culture and Italian society. Some of them lived with host families, and others lived in off-campus housing. They know as much about living in Milan as some of the native Milanese. They have memorized the metro and tram systems, and they know where to find the best gelato, espresso and pizza.

Have you ever heard older people say “what’s wrong with young people nowadays?” I can tell you what’s right about young people nowadays. They are 10 years ahead of where I was at the same age.

✦

If you have children, you want the best for them. You want them to be healthy, happy, and independent. You want them to grow up to be independent productive adults. Sometimes when I see it happen, though, it seems bittersweet. There is this feeling of “that happened really quickly-where did the time go?”

✦

I met my daughter in Milan, and I could tell right away that she had been changed by the experience. She looked more grown up, more mature, more confident.
As we left the hotel the first day, she turned to me, and she said “follow me”. And then she did something really remarkable. She spoke only Italian in public for the next three days. She led us through Milan and Venice, through trains, cathedrals, museums and public spaces, and spoke to the local people in Italian.
How did that happen? When did my baby grow up?

✦

Several times she ordered tickets and meals for me. Each time, she used the expression “per lui”. I assumed that “per” in Italian was like “pere” in French, which means “father”. But I couldn’t figure out why she was calling me “Father Louie”. She wasn’t. “Per lui” in Italian means “for him”. She was ordering things for me, and said “for him, he will have…..”.
I usually end my blog with my given name. This time I think I will sign off as…..
Father Louie

My Great Depression Story

MAY 3, 2017

I know a couple who lived through the Great Depression. One of them did not have a winter coat as a child, and was unable to go outside for recess at school during the winter. They still save and re-use things like aluminum foil, and they don’t waste a bit of

food. Everything is eaten, nothing is wasted.
I have a Great Depression Story too. It didn't happen during the 1930's, but it is just as meaningful to me.

✦

When I was in pharmacy school in 1985, I had a job working at Thomas Jefferson University Hospital as a pharmacy intern. If I worked a shift on a holiday weekend, one of the perks was a meal card at the hospital cafeteria. I would get my free meal (cheese fries and a soda), and that was my big meal for that day. That meal card was one of the reasons I took those holiday weekend shifts. I had nothing at the time, and a free meal was a big deal for me.
One summer during pharmacy school, I had two full time jobs at the same time, while taking a course in Biochemistry. That's right- I worked 80 hours a week in order to save for tuition, and I took a really difficult class. I had no money, and I was at risk of not being able to pay my pharmacy school tuition.
After I graduated from pharmacy school, Theresa and I moved in together. It was 1988, and we still had nothing. I had just graduated from pharmacy school, and my net worth was a big red number (including about $20,000 in school loans, which is like $100,000 in school loans today). We found an apartment that was convenient for both of our jobs, and we moved in. We had an option to rent a one- or two-bedroom apartment. The two-bedroom apartment was an extra $25 a month, and we could not afford that, so we rented the one-bedroom apartment.
We could not afford furniture when we moved to this apartment. We had no bed, no box spring, and no mattress. For the first couple of months, we slept on the floor of our apartment in a sleeping bag. Once we could afford a mattress, we purchased it- but without a box spring or a bed. We only purchased what we could afford to pay cash for, so we did without things that people normally have in their homes and apartments.
We learned some important lessons in those years. One lesson is that we learned how to do without things that we wanted, like furniture. We learned some other lessons, too.

✦

We made career changes: When we first started dating, we were both working for the federal government. I was working in a research lab, and Theresa was working for a division of the U.S. Navy. Both were worthwhile jobs, but they didn't pay well and did not have a career path. Within a year or two of meeting each other, I started pharmacy school, and Theresa transitioned into the financial sector.

Those risks paid off. It is now almost 30 years later, and our combined income is about 13 times what it was then. Each one of us has had two career changes. We took career risks, and those risks paid off.

✦

We invested in our education: We both come from families that consider an education the greatest gift that can be given to someone. Theresa has multiple certifications in her field, and I have three degrees. Theresa works for a company that educates and trains its employees, and she takes advantage of that.

✦

We became ruthless savers: We save about 20% of our pre-tax income, or about 40% of our after-tax income. I use the word “ruthless”, because that means that we make choices. Every decision that we make is a choice.
For example, we choose to drive well-used cars. Our cars have more than 400,000 miles on them. I want shiny new cars, but i am reminded that that is a bad idea. Our cars are nothing more than tools that we use to move around.
We save because we never know what we are going to need and when we are going to need it. We also save because we remember what it is like to have nothing at all, and we don’t want to go back there.
We learned to invest wisely and fearlessly: We keep our investing costs at zero. We don’t pay for unneeded financial advice, we don’t pay any brokers or advisers, and we don’t pay any commissions. We haven’t spent any money on commissions or fees in over a decade.
I’m going to borrow a marketing line from the company my wife works for: “Costs Matter”. They really do. I know people who give away 1-5% of their portfolio every year on commissions and fees, in an attempt to “beat the market”. They pay thousands of dollars a year in an attempt to do this. Instead of paying other people to invest my money, I keep it and invest it myself.
I have a secret to share with you-Theresa and I are the market that other people are trying to beat. We invest in ultra-low cost mutual funds (like S&P 500 funds). We don’t pay any fees or commissions to do so. Our taxes are deferred until we retire.
You cannot beat the market over time. You may be able to beat the market for a year or two if you’re lucky, but you’re just lucky. I encourage you to be the market, keep your costs at a minimum, and reap the rewards over time.
We learned that our house is not an investment: Our house is where we live, but it is not an investment. In spite of what you may have been told, houses do not appreciate

much in value over time, after inflation. Don't believe me?

Exercise one: Take the purchase price of your home. Add in what you pay in real estate taxes every year. Add what you pay in maintenance every year. Add what you've paid for upgrades. Now look up the current estimated price for your home. Deduct the costs of real estate taxes, maintenance costs, and upgrades since you've purchased your house. Calculate the annual gain. Now compare that annual gain to the annual rate of inflation. Not much difference, is there? The idea that "houses will always go up in value" isn't true. Find a chart that shows the inflation-adjusted price of houses, and it looks flat over time. A lot of people make money from the myth that houses are great investments. Real estate agents, mortgage companies, contractors, furniture and appliance companies, banks and lenders. No one is paid to tell the truth about the value of housing.

Exercise two: Still don't believe me about housing value? Find a one-percenter. Ask them what the source of their wealth is. It isn't their house.

We are incredibly lucky: We are not "self-made". We received an education from our parents, and great parenting. Our parents taught us really important values, both in word and in deed.

We also have been very lucky in many of our choices. We changed careers, and those changes worked out well. But there are no guarantees in life-sometimes changes don't work well.

We have really good employers. Both of us work for companies, and people, who care about us and our families. So far, we have been able to work all of the days of our lives. We are healthy enough to do so, and we have employment that is rewarding and challenging.

We know that we aren't responsible for any of that. We both know people who work just as hard, and are very good and decent people- but they have not been as lucky as us.

We recycle, re-use and repair: And at least one night a week, dinner is Leftover Night. Very little goes to waste. Not for someone who lived on cheese fries.

We don't forget where we came from: Theresa and I had nothing at all. We come from families that had to scrape just to get by. We try not to forget where we come from.

We give our time and our money to organizations that help people in need. We like organizations that combine "feed a man a fish" (help someone right now), with "teach a man to fish" (help someone help themselves, so that they can help someone else later on).

We remember who we are, where we are now, and where we were 30 years ago. Sleeping in a sleeping bag.

Hal

Where Does The Time Go?

MAY 8, 2017

I attended a mini high school reunion yesterday. I once belonged to a high school fraternity (it's complicated). I had not seen some of these fellows in 40 years. I stay in active contact with two of them, and occasional contact with two others. I had not seen the rest in four decades.
These men have had successful lives. There were 16 people in attendance. Of the 16, there were about 5 attorneys, a physician, two pharmacists, several people who worked in I.T., and a couple of fellows who worked in the pharmaceutical industry.
I should note that I've never attended a reunion before. I am not the "reunion type". I am an introvert, and reunions are not introvert territory. I have received invitations for several high school and college reunions, and always avoided them before.
Several times, someone asked me "do you remember when such and such happened?" The truth is that I did not remember a lot of what was being discussed.

✦

After the reunion, I decided to visit my old neighborhood. I grew up in Northeast Philadelphia, and lived in the same house for over 25 years. I had not been back to that neighborhood since the day of my mothers' funeral, almost 9 years ago.
The whole process seemed dreamlike to me. I kept looking for familiar landmarks, but most of them had disappeared. All of the restaurants and most of the shops that I remembered are no longer there.
First I drove past my childhood home:

Then I drove past my elementary school:

Finally I drove past the store where I had my first job.

Things seemed kind of grim to me. I saw 4-5 homeless men looking for handouts on Roosevelt Boulevard near where I grew up.

✦

On the drive home from the reunion and my old neighborhood, I encountered a detour, and wound up driving right past the hospital where my daughters were born- a place I

had not been in 16 years.

✦

The combination of the reunion, the drive through my old neighborhood, and the drive past the hospital where my daughters' were born made for one of the strangest days I've had in years. I came home and closed my eyes for a while. I had to "mentally digest" everything that had happened. It was fun seeing old classmates. But it was depressing going back to my old neighborhood. And how has 16 years passed since we brought my younger daughter home?

In the song "Uncle Johns' Band" there is a lyric that goes "what I want to know is.....where does the time go?!"
Where did it go?

My Mothers Day Card

MAY 14, 2017

In 2004, I was on a business trip in London. In the middle of my trip, I received a note: "CALL HOME-URGENT". I called Theresa, and she told me the bad news. My mother had had a stroke, and I needed to get onto the next plane home. The next plane home wasn't until the following morning. I rushed from the plane to the hospital to see my mom.

Before they would let me see her, the neurologist spoke to me, in order to prepare me for what was ahead. He explained that she had had a devastating stroke, that she had lost 1/3 of her brain. She would never be the same again, and there was nothing that they could do about it.

I walked in the room to see her, and she was sitting up in bed talking to visitors. I was confused. There was a disconnect between what the neurologist prepared me for, and what I was seeing in front of me. I eventually learned that the neurologist was right. She had had a devastating stroke, and she never was the same again. While she could sit up in bed and talk to people, she lost most of her short term memory. She could remember little details from years ago, but could not remember the name of someone she was just introduced to. She could recognize my face, but she had no idea what my name was.

She lost the ability to walk. Her legs could move-but she could not (or would not) walk. It was as if she forgot how to. And she had almost no interest in re-learning. Therapists worked intensively with her trying to help her to regain the ability, but she showed no interest. So she spent the rest of her days in a wheelchair or in bed.

She also lost her "filter". It is hard to explain, but I guess we all have a capacity to think inappropriate things, but not say them. My mother lost that capacity. Anything that she thought, she said. Some of it was surprising, some of it was shocking, and some of it hurt.

✦

My father tried to care for my mother at home for almost a year. He was saintly about it, but after a year, he and my aunts found a wonderful nursing home for her. I know that sounds strange, but it was a wonderful place. It was light, and warm, and clean, and it even smelled ok-something that doesn't happen too often with nursing homes.

I visited her as much as I could, which was at least once a week. I would stop in, and we would have awkward conversations. I would feel bad before I went, and feel bad while I was there, and then feel bad on the way home. But I visited every week.

I started talking about this with some of my friends. One of them, a lady named Debbie, asked me about my mother every time she saw me. Debbie was a friend, she was our caterer, and she was a character. She had a 10,000 watt personality. She met my mother at a party that she catered for us. Debbie would come up to me every time that she saw me, squeeze my cheeks in her hands and say "Hey Dollface! How is your mother doing?"

✦

In August 2008, I received a telephone call, and learned that Debbie had been murdered by an ex-boyfriend. I miss Debbie. I never had the chance to tell her how much it meant to me that she asked me about my mother every time that she saw me.

Six weeks after Debbie was murdered, my mother had a heart attack, and died on October 2, 2008. I had the chance to say goodbye to her, and tell her that I loved her. I am grateful for that.

I think about my mother often. When I think of my mother, I often think of Debbie, who took it upon herself to ask me about my mother every time that she saw me.

I like to think that when my mother died, Debbie was waiting in heaven to greet her with a big hug and say "welcome to heaven, Dollface!"

✦

I stopped by the cemetery yesterday. I go there a few times a year. My mother and my grandmothers are buried next to each other. I stop by to say hello to my mom, and my grandmothers Nettie, and Helen. I'm named after Helen, so I say hello to her on behalf of myself, and also on behalf of Howard, Heather and Henry. Lots of people were named after her. (For reasons I do not understand, my grandfathers are buried in other cemetaries. It's complicated.)

I stop by to pay my respects, and to tell them how we are all doing. I tell them about what my wife and my daughters are up to. My mother and my grandmothers would be so proud of them.

✦

Mothers Day is a painful holiday for me. I don't have a mother any more. I just have memories.

Mothers Day was weird for me for several years while my mother was still alive. Her body was still there, but most of what made her my mother was lost with the stroke.

I saw a photo of my mother recently, from a time before her stroke. I forgot what she looked like when she was standing up. Almost all of my memories of her are from after her stroke.

Mothers Day is a Norman Rockwell type of a holiday for a lot of families. If you have read this far, you can tell that it isn't that way for me. It is a sad day for me. I try to do my best as a husband and a father to make Mothers Day happy for my wife and my mother-in-law. But the truth is that my heart isn't into it sometimes. What I think about is.....even though the last several years of her life were tragic, even though I have a lot of painful memories.....

I miss my mom.

Get To Work

MAY 23, 2017

When I was in my 20's and 30's, I used to think "I can't wait until I retire".

I have an uncle who is in his late 80's. He is my accountant. Every year I visit him for our annual income tax appointment, and every year I ask him when he is going to retire. Every year he replies "why would I retire? I love what I'm doing!"

A few years ago, I watched as three men in my community all retired at a relatively young age. All three were business owners who sold their businesses. All three accumulated enough wealth to never work again. Within one year, two of them were working again. Those two men needed to work.

I read a story recently that noted that people who are unemployed enjoy the weekends most, because that is when most people are available to socialize. I know people who are unemployed who would pay anything to be able to go to work.

✦

All of these are meditations about my relationship with work. When I was younger, I couldn't wait to retire. Now I'm hoping that I have the opportunity to work for a long time.

The reason for that is that work does things for me that I didn't appreciate when I was younger. Work provides me intellectual stimulation and challenge. I cannot imagine sitting around all day playing solitaire or watching TV. Work also provides me structure and discipline. I know this to be true because I get kind of "antsy" after I am on vacation for a week or so. The lack of structure and discipline on vacation bothers me after a while.

A friend who is semi-retired recently asked me "what will my days look like after I stop working for money?" I did not have a satisfactory answer for him. He smiled and said "get to work".

I think I will.

I Would Like To Speak To Customer Service

MAY 30, 2017

My family was waiting at the gate for a flight a few months ago in Europe. An airline representative made an announcement in the local language, and all of the local people left their seats and started to walk away quickly. I walked up to the airline representative, and she said that the flight had been cancelled.

The airline never re-booked us. We stayed at the airport for three hours just to retrieve our bags from the plane. We had to make separate arrangements on our own in order to fly home, on another airline. The lines we waited in looked something like this:

There are laws in Europe that protect passengers in this situation. Passengers are entitled to compensation for cancelled and delayed flights, as long as certain conditions are met. We met those conditions. But the airline avoided payment for two months.

✦

Recently I scheduled an appointment with a service company that never showed up at our home at the scheduled time. I tried calling for 2 weeks to reschedule the appointment. This is a company that doesn't get paid if they don't show up. They didn't show up.

✦

My wife and I are working with a home technology company. We are trying to reset a password. This company cannot seem to do this. We've been trying to reset it for 2 months now. It is their technology-why can't they reset their password?

✦

What has happened to customer service, especially at large companies?

I know that customer service representatives don't "make money" for a large company the same way that sales people do. For companies that get paid every month (cable, internet, utilities), it seems like the customer service calculation is "how bad can we make customer service and still keep most of our customers?"

✦

Customer service has gotten so bad that I remember the exceptions, when customer service is good. A few recent examples:

1) I took my car to the dealer for a repair this week. It was a minor repair. They didn't charge me for the work, because they said I am a frequent and loyal customer.

2) My family and I took a trip recently on a small "upstart" airline. I needed boarding passes, and we didn't have accounts with the airline. I called their customer service. Within 5 minutes I was speaking to a representative who told me that she could email me the boarding passes. While I was on the phone with her I received them.

3) We work with a general contractor and an electrician, and we love to work with them. They deliver high quality work, on budget.

Why can't every company deliver high quality customer service?

Don't Be Disruptive

MAY 30, 2017

A movie that I want to watch is going to be released in a streaming format next week. I am going to watch it as soon as it is released. I might watch it on my TV. Or maybe on my home computer or a laptop. I might even watch part of it on my telephone.

When I was in high school (back in the Stone Age, in 1976), the VHS tape was invented. That technology was "disruptive", although we didn't call it that at the time. We knew it was revolutionary. People lined up at video-rental stores, like my local West Coast Video store.

In 1995, the DVD was invented. People stopped watching VHS tapes, and started watching DVDs.

In 2006, Amazon launched video streaming.

"Renting a video" was a revolutionary concept in 1976. It absolutely revolutionized home entertainment. Now I don't know if there are any video rental stores in existence. I am amazed when a disruptive technology is disrupted out of existence.

✦

Which brings me to cars. I am fascinated by cars. I've written about this before ("Take Me To Work, Siri"). This is a part of our society that is ripe for disruption.

We spend a lot of time and money on cars. I did a search on "how much gas did America use last year" and the result was 143 billion gallons. At $2.50 a gallon, that works out to be about $360 billion per year. Add in $570 billion for new car purchases last year, and our expenditures for cars every year approaches $1 trillion. And that doesn't include maintenance and tolls.

The largest profession in the United States (by number of people who perform the work) is truck driver. 1.7 million people drive trucks for a living. That is a lot of salaries and benefits. And many more people drive taxis and limousines.

✦

One sign of disruption is that Ford Motor Company (a profitable company) recently fired its CEO and announced the layoff of 10% of its global workforce.

Another sign of disruption is that the largest American car company by market cap (stock market size) is no longer GM or Ford. It is now Tesla, a company that doesn't make very many cars. At least not yet.

Other signs of disruption include the existence of cars that can park themselves (at least ten of the 2016 and 2017 models can do this), electric cars (at least 16 models now available), and there is now testing of self-driving cars. Mapping software that used to require special devices and subscriptions is now included on every smartphone. Cars no longer need to stop at tollbooths.

✦

Given that there are now fully electric cars, self-parking cars, sophisticated mapping software, and automatic payment at tollbooths, it is only a matter of time until someone puts all of the pieces together.

Someone will figure out how to do it. This isn't just videotapes and home entertainment.

There is a trillion dollars a year riding on this.

The Sugar Magnolia Rule

MAY 30, 2017

The Grateful Dead album "American Beauty" was released in 1970. The album included ten songs, including concert staples like Truckin, Box of Rain, Friend of the Devil, and the third song, Sugar Magnolia,

The album version of Sugar Magnolia is ok, but nothing special. It lasts 3 minutes and 19 seconds, and has a nice groove. But in concert, the Grateful Dead transformed it into an epic show closer. Every third or fourth show, they would end a show with it, with fans dancing in the aisles for every second of the 10-15 minutes that the Dead played it. (The Grateful Dead played a different setlist every night, so this song, and every song, was only played when they felt like playing it.)

Sugar Magnolia is my favorite song. Theresa and I were at a number of shows in the 80's and early 90's where it was played, including one New Years concert where the Grateful Dead brought in the new year (1989) with an epic version, with Clarence Clemons guesting on saxophone.

But sometime around 1992, something unfortunate happened. I stopped seeing Sugar Magnolia in concert. It was strange. The Dead would play it either the show before a show that I attended, or at the show after a show I attended. But not at the show I attended.

My friends Alan and Rich started noticing a pattern. They called it "The Sugar Magnolia Rule". If I was at a show, the Grateful Dead were not going to play Sugar Magnolia anymore.

This has gone on now for 23 years. No kidding. If Alan and Rich attend a show without me, the band plays Sugar Magnolia. If I'm there, no chance.

✦

The Sugar Magnolia Rule meant that I was unlucky. And my bad luck wasn't limited to the Grateful Dead. It extended to other concerts. Theresa, Alan and I left a U2 concert early. (It was hot, it was very crowded, and we weren't having a very good time). The next day, we learned that Bruce Springsteen joined U2 for the encore.

An encore that we missed.

✦

The Sugar Magnolia Rule started extending into the sports world, too. If I attended a sporting event, bad things happened.

I attended Super Bowl XXXIX. The Eagles were tied with the Patriots after 3 quarters. They lost the game 24-21.

Theresa and I attended a National League Championship Series deciding game, and watched as the Phillies were knocked out of the playoffs.

I watched the Edmonton Oilers knock the Flyers out of the Stanley Cup finals.

And last year, I attended the NCAA semifinals. Villanova won that game. Heather and I debated about whether to stay or not. We came home for the finals. Since I wasn't there, Villanova won.

✦

On Saturday night, I attended a concert (Phil Lesh and Friends), and after a gap of about 8,395 days, I saw a Sugar Magnolia.

The Curse of the Bambino is over.

Maybe the Eagles will win the Super Bowl this year.

Music On The Bones

JUNE 5, 2017

Imagine listening to your favorite music on an x-ray.

I was speaking to someone who was born in the U.S.S.R. We were discussing x-rays, and he noted that x-rays used to be used as record albums there. I asked him for an explanation, and this is what he told me.

Record albums were banned there for many years, as a way of controlling public opinion. Someone figured out a way to copy music onto x-rays, instead of copying it onto vinyl.

Your homework assignment is to go do an online search on the phrase "music on the bones". Check out the images. You'll see music albums copied onto old x-rays.

I don't know why, but that fascinates me.

Waiting For The Playoffs.....

JUNE 6, 2017

The Philadelphia Phillies were last in the playoffs in 2011. That year, they lost in the National League Divisional Series. That was 6 years ago.

The Philadelphia Flyers were last in the playoffs in 2016. They lost in the first round. Before that, they were in the playoffs in 2014, when they lost in the first round. They last won a playoff round in 2011. That was six years ago.

The Philadelphia Sixers were last in the playoffs in 2012. They lost in the second round. That was five years ago.

The Philadelphia Eagles lost their first game in the playoffs in 2013, 2012, and 2009. They last won a playoff game in 2008. That was 9 years ago.

✦

The Flyers did not make the playoffs this year.
The Sixers did not make the playoffs this year.
The Phillies have the worst record in baseball right now (29 teams have a better record than they do today). They will not make the playoffs this year.
And the Philadelphia Eagles may be the worst team in their division.

Darwin and I are looking for a playoff team in Philadelphia. I think it's going to be a long wait.

The Drug Overdose Epidemic

JUNE 8, 2017

A month ago, my father texted me and asked "what is an opioid?" I don't usually pick up the phone when he texts me, but this time I did. He said that he was watching a documentary on the opioid epidemic, and the documentary never defined what an opioid is.

You probably know this, but just in case- "opioid" and "opiate" are used interchangeably, and describe a class of drugs that were originally derived from opium, which is extracted from the poppy plant. Examples of drugs in this class include opium, morphine, codeine, heroin, fentanyl, carfentanil, hydrocodone and oxycodone.

Opioids are very potent pain relievers. Unfortunately, they are highly addictive, because they can also be enormously pleasurable when first taken.

The New York Times published an article this week on drug overdose deaths. Check it out at this link: https://www.nytimes.com/interactive/2017/06/05/upshot/opioid-epidemic-drug-overdose-deaths-are-rising-faster-than-ever.html?_r=0

https://www.nytimes.com/interactive/2017/06/05/upshot/opioid-epidemic-drug-overdose-deaths-are-rising-faster-than-ever.html?_r=0

The New York Times estimated that 59,000-65,000 Americans died of overdose deaths in 2016. In one chart, they compare that rate to the peak fatality rates for car accidents, shootings and deaths from HIV. All of those rates are lower than the current rate of overdose deaths.

If an airliner with 180 people crashed today, killing everyone on board, within an hour every network would have special programming about it. You would know the name of the airline, the flight number, and details about all of the passengers.

An airliner full of Americans dies every day from drug overdoses, and no network is breaking into their regular programming about it.

✦

There are a many reasons for the increase in overdose deaths in America. One is that prescription pain medication has become much more potent, and much more available. Several years ago, a new oral agent (oxycodone, marketed as Oxycontin), was approved for marketing. This drug has become widely available not only for prescription use, but also for abuse.

At the same time, the supply of heroin has increased and the cost has decreased. Heroin is now much more available, much more widely used, and less expensive than when I was growing up. Supposedly, the cost of a dose of heroin is now less than the cost of a bottle of beer. When I was in high school, the “gateway drugs” were marijuana and alcohol. Not now.

One other reason is that other very potent drugs (fentanyl and carfentanil) are being sold as heroin. Fentanyl is more potent than heroin, and carfentanil is said to be 1000-5000 times more potent than heroin.

If someone thinks that they are injecting heroin, but receives either fentanyl or carfentanil, they are going to die.

✦

The opioid epidemic is not some far-away problem that only happens in a newspaper. It is a local problem that is killing people who live near me. Drug overdoses now look like this in my area:

Last week, two men died of heroin overdoses not too far from where I live. What made their overdoses even more remarkable was that they were house managers in a local halfway house. They were the ones in charge of oversight at their facility.

The same week, 8 addicts died of overdoses in another small town not too far from where I live.

A recent local high school graduate died of an opiate overdose a few weeks ago.

A Philadelphia Inquirer article noted that Philadelphia had 900 fatal overdoses in 2016. Bucks County had 185. The same article included an old estimate of 10 fatal overdoses a day in Pennsylvania- and then noted that that estimate might be low now.

10 people lose their lives every day in my state from a preventable problem. And either we have become used to it, or we don't know about it.

✦

This is a complicated problem with no easy answers. It would be intellectually lazy to say "just cut off the supply". The supply is not just illegal drugs like heroin. It also includes prescription drugs that are diverted. The problem is not just at our borders-it is also in our doctor's offices and our pharmacies and our own medicine cabinets.

I read that the United States consumes 80% of the world supply of opiates. We have 4% of the world population. There is something wrong with that.

✦

Fortunately there is hope. Treatment exists. I know two young men who recently were in treatment for opioid addiction, and both are now in recovery. But every day that they remain in recovery, almost 200 Americans are going to die from drug overdoses.

And I don't know what to do about that.

The Mazel Tov Guy

JUNE 16, 2017

I wish my friends "Mazel Tov" a lot.
"Mazel Tov" is a Yiddish phrase, derived from the Hebrew words mazel (fortune) and tov (good). The expression means "good luck". It also means congratulations.
Think about that for a second. The expression actually means two things. It means congratulations for what has already happened, and good luck for what is yet to come. I like the sentiment of that. Saying "mazel tov" to someone is like a double blessing.
Most of my friends are not Jewish, but they don't mind when I sprinkle a little bit of Yiddish in our conversation. One of my friends recently called me "the Mazel Tov" guy. You can do a lot worse in life than being known as the Mazel Tov guy.

Leave A Puddle On The Floor

JUNE 16, 2017

My Saturday and Sunday workout looks like this:

I start with a 60 minute spin class. I cover at least 20 miles in class. I don't leave class until there is a puddle of sweat on the floor. Depending on when I start warming up for class, I might cover 25 miles. And the bike resistance has to be on at least 13, doing 75 revolutions per minute, or none of this counts.

This is a photo of a recent workout, where I completed 25 miles in just under an hour, at 94 rpms with the resistance set to 13. I think I was mad at someone that day.

✦

Then I go upstairs and lift weights. At least thirty tons (60,000 pounds). (A couple of years ago, my daughters took a photo of me on the beach. I did not like how I looked. At all. It was time to firm up).

Weights go like this:
Leg presses: 200 pounds x 120 reps= 24,000 pounds
Abdominal isolator: 150 pounds x 120 reps=18,000 pounds
Arms and upper body:
pull-down 60 reps x 70 pounds=4200 pounds
"fly" machine 100 pounds x 40 reps=4000 pounds
vertical row 40 reps x 100 pounds=4000 pounds
bench press 40 reps x 100 pounds= 4000 pounds
biceps 40 reps x 50 pounds=2000 pounds
and triceps 40 reps x 50 pounds=2000 pounds

24,000 pounds + 18,000 pounds + 20,200 pounds=62,200 pounds, or 31 tons.

✦

Not bad for a guy with two stents.

When Radio Was King

JUNE 20, 2017

I grew up listening to radio in the 1960s and 1970s. When my parents were in the car, they sometimes listened to WIBG or WFIL. I remember listening to the Beatles for the first time while driving around in the car with my parents.
Radio stations and disc jockeys were very popular back then. One station (WIBG) had a group of disc jockeys called the "WIBG Good Guys". One of my friends (Bill Wright Sr.) was one of those disc jockeys. This is a photo of Bill, during a press conference with the Beatles in 1964.

At the time, the Beatles were the most popular celebrities in the world. Radio disc jockeys weren't far behind. At his peak of popularity in the 1960s, Bill had a 52 radio share. That means that 52% of the radios in Philadelphia were tuned into WIBG while Bill was on the air. Today the largest radio share will be during a snowstorm, and KYW will be lucky to get a share of 10.

✦

I started listening to the radio in earnest in the mid-1970s. My friends introduced me to rock and roll. At the time, there were three popular rock and roll radio stations in Philadelphia: WMMR (93.3), WYSP (94.1) and WIOQ (102).
Disc jockeys at the time were stars and celebrities in their own right. A disc jockey could jump-start the career of an artist or a band. Music stars would stop in at radio stations when they were touring, in order to plug their latest album and their concert. One well-known example of this was Ed Sciaky, a popular Philadelphia-area disc jockey, who introduced Philadelphia to the music of Bruce Springsteen. He played a lot of Bruce's first record on the radio, and was responsible for Bruce's early popularity here. Bruce Springsteen mentioned Ed Sciaky by name in his recent autobiography as a major contributor to his early popularity.

✦

I was a WMMR listener. I listened to "The Morning Zoo", a show that played from 6-10 a.m., and featured John DeBella, and his sidekick Mark Drucker, aka "Mark the Shark". (Mark passed away a few years ago). John DeBella is still on the air in Philadelphia, but now on WMGK.
The Morning Zoo was so popular that they offered live broadcast shows in the early 1980s. They rented halls, and did their shows live in front of a studio audience. I

attended two of them. Those live shows were so popular that I had to stand outside in a line in order to get into the hall.
The Morning Zoo used to do a daily feature called the Dreaded Morning Oldie, or "DMO" for short. John DeBella would play an isolated segment from a song (sometimes only a single note from the song), and listeners would call in and try to guess the song. The first listener to identify the song would win a prize. To this day, I play a version of this with my wife called "name that tune".
One of my favorite radio memories is that WIOQ occasionally used to offer a weekend-long promotion (Friday afternoon through Sunday evening) called "The Best of Progressive Rock". Once or twice a year, they would schedule the music for the entire weekend in advance, publish the schedule in the newspaper, and would "block" 30 or 60 minutes at a time for particular artists. For example, the Beatles might be on Saturday night from 10-11 p.m., and the Rolling Stones would be on from 11-midnight. The most popular artists were played between 7-midnight Friday and Saturday nights, and the least popular artists between 2-6 a.m.

✦

Radio was a communal experience for my friends and I. I explain some of this to my daughters, and they look at me as if I have two heads. The idea that my friends and I would schedule our weekends around the play schedule of a radio station is something that they don't understand. They don't have "communal experiences" like that anymore. My parents used to describe watching the most popular TV shows (The Tonight Show with Johnny Carson, or The Milton Berle Show), and talked about those shows with friends the next day. Philadelphia radio was the same for me. My friends and I shared that common bond.
I miss hearing "93.3, WMMR. The Home of Rock and Roll".

The Advertising Intrusion

JUNE 21, 2017

When I first started my blog page, I noted (at least temporarily) that my page would be free of advertising. There were a couple of reasons for that. The first reason was that I felt that advertising was unnecessary for my page, and would take away from what I was trying to achieve. The second reason was that it did not seem worth the time and effort to make just a few dollars a month.
My decision hasn't changed. The time and the effort to make just a few dollars a month

still isn't worth it.
What has changed in the past couple of years is how intrusive advertising has become. In the two years since I started my blog, most of the traditional billboards on my drive to work have been converted to digital billboards. Because the advertisements change every 10 seconds or so, I think I am more likely to look at them. So are you.
Taxi cabs now have "seat back TVs" that can't be turned off or avoided. So do airplanes and airport baggage carousels. And both taxi and airport TVs play a lot of advertising.
The supermarket is full of unavoidable advertisements. The ads are on the floor, the overhead speaker, and on all of the shelves.

✦

I thought that advertisers knew all of the ways to intrude into my peace and quiet, but recently I experienced a new low. I saw a "box truck" ahead of me on the turnpike that appeared to be glowing from a distance. This truck was driving about 1-2 blocks ahead of me. As I drove closer to it, I saw that the back of the truck, and both sides of the truck, were actually digital displays that were playing advertisements while the truck was moving. The effect was hypnotic- I did not want to look, but I couldn't help myself.
What will advertisers NOT do in order to advertise their products?

The Luckiest Guy I Know

JUNE 21, 2017

When Lou Gehrig retired in 1939, he made a speech that included the following words: "Fans, for the past two weeks you have been reading about a bad break I got. Yet today I consider myself the luckiest man on the face of the earth". Watch the speech online. It is one of the most powerful speeches of all time.

✦

Lou Gehrig was diagnosed with amylotropic lateral sclerosis (ALS), also now known as Lou Gehrig's Disease. He had a terminal diagnosis, and he knew it. Yet he considered himself the luckiest man on the face of the earth.
I want what Lou Gehrig had. Not ALS. I want the perspective that he had, to be able to feel like the luckiest man on the face of the earth despite his circumstances.
I sometimes refer to myself as "the luckiest guy I know". I borrowed the idea from Lou Gehrig. I figure he wouldn't mind. But I also sometimes add "but I forget that sometimes". In other words- I may be the luckiest guy I know, but I keep forgetting that.

✦

A few years ago, one of my friends suggested that I read a book entitled “The Progress Paradox”. The subtitle of the book explained the books purpose: “How Life Gets Better While People Feel Worse”. The first half of the book explains the authors view that life is getting better. The second half of the book explains the authors view that people feel worse about life, even though it keeps getting better.
The author suggests very strongly that we all have access to things that didn’t even exist 100 years ago. Things like improved healthcare, longer life spans, improved transportation, education, diet, exercise, etc. He suggests that even the poorest people in our society have access to things that didn’t exist for royalty two hundred years ago.
I don’t appreciate those things most of the time. I don’t walk around every day remembering to be grateful for clean water, fresh air, sunshine, healthy food, transportation, employment, etc. I forget to be grateful most of the time.
Anyone who knows me well knows how lucky I am. I have been the recipient of incredible life advantages from family and friends and colleagues. I have role models and mentors who have guided me all the way to where I am today.

✦

Like “The Progress Paradox”, my life is a paradox. I might be the luckiest person I know, but I keep forgetting it.

Who's Your Tribe?

JUNE 23, 2017

There is a fellow I know who asks people “Who’s Your Team?” What he means is “what projects are you working on, and which one is most important right now?” I work in an environment where people work on several projects at the same time.
“Who’s Your Team” means that I need to identify the most important priority at that moment. In an environment with multiple priorities and multiple timelines, “Who’s Your Team?” is a way to identify the number one priority.

✦

After a day at work, I come home to a different set of teams. I am a father, a husband, a son, a brother, a cousin, an in-law, and a nephew. I am also a member of several organizations and communities. I am on several teams.
I call them tribes.

Who's my tribe? Which one is most important? What is the best use of my time? Should I go on a date with my wife, attend a Board of Directors meeting for an organization I serve, or call my father? Should I speak with my daughter, my neighbor, my mother-in-law, or all three? What groups do I belong to? Which ones are most important to me? How should I use my time?
Who's my tribe?

✦

A few years ago, I started a dialogue with a friend about "the meaning of life". It started off as a joke. I had seen Monty Python's "The Meaning of Life". (Spoiler alert-this movie is not the place to discover the meaning of life).
My dialog about the meaning of life evolved over time into a serious discussion, and now this friend and I speak about it often. I have learned that the meaning of my life is to be the best husband, the best father, the best employee/colleague, and the best member of my tribes that I can be.

✦

I ask some of my friends the following question: "What is the most important thing in your life?" I have asked many people that question. I have heard answers like: "my wife, my husband, my children, my family, my dog, my cat, my investment portfolio, my church, my boat".
All of those answers are correct. For the people who identified each of those things as the most important thing in their lives- those things are indeed the most important things in their lives. Everyone gets to answer this question for themselves.
I sometimes ask these friends what they spend the most time doing, and whether what they spend time doing is consistent with the most important thing in their lives. If I have a friend who wants to be a classical musician, and he isn't practicing the violin every day, he is not going to become a classical musician.
As you can imagine, I annoy my friends sometimes.

✦

I have this profound sense that my time is limited, and really important. I have to make choices with my time, and that makes my time really precious to me. I once read a quote "what I do with my day today is really important, because I am giving up a day of my life to do it".
Because of that, I have carved some things out of my life that seem like a waste of my time. I don't watch any TV. I never watched much of it, but I don't watch any now. I read

someplace that the average American watches 35 hours of TV a week. Since I don't watch any, the rest of you have to watch more to make up for me.
In place of TV, I spend a lot of time with my family and my tribes. This weekend I am going to have a date with my wife. I am going to have coffee with my older daughter, and go driving with my younger daughter. I'm going to take my dog for a long walk in the park.

✦

What is the most important thing in your life?
Who's your tribe?

My First Book Event!

JUNE 28, 2017

Join me at Plays and Players Theater on Thursday July 27 at 5:30. Tickets are available at the EventBrite link below. All proceeds go to Broad Street Ministry. I hope to see you there!

https://www.eventbrite.com/e/can-openers-essays-about-life-and-love-tickets-35570753080?aff=eac2

Kicking The Can Down The Road

JULY 5, 2017

There is an expression in English: "kicking the can down the road". It means not dealing with something. In other words, if I am "kicking the can down the road", I am delaying action on something that I should be acting on right now.

Another word for this is "procrastination". Procrastination was one of the first topics in the book "The Road Less Travelled" (M. Scott Peck). He wrote about this topic in a section on Discipline.

✦

We recently decided to do a small remodeling project in our home. Before the work began, we had to clean out and empty two closets. We had used these closets as storage areas for years. Over the last month, we emptied the closets, threw out what we didn't need or want, and sorted the remaining items. There was a lot to go through.

We shredded enough paperwork to fill 8 green trash bags with shredded paper. When we finished the task of cleaning out those closets, we felt a lot better about completing the task. Why did it take us so many years to do this?

✦

I have lots of expressions for procrastination. I say:
“I don’t want to deal with this right now”.
“Can we discuss this later?”
“I am not prepared to have talk about this right now”.
And my favorite,
“I don’t want to”.

When I don't want to do something, I hide in the basement. This is a photo of me avoiding something that I don't want to do.

✦

I have learned that I complete some things that I don’t want to do, and avoid other things. I have noticed a pattern to those two categories.

I don’t want to go to the dentist, or get a colonoscopy, or see the dermatologist, or exercise, go food shopping, get an oil change, or schedule a haircut. But for some reason, I do all of those things regularly, on schedule. I add those things to my calendar, I schedule them, and I complete them.

But the things that involve lots of conflict, or emotional stuff.....those are the things that I put off. They seem too messy to me. For whatever reason, I avoid conflict with other people. I just don’t like it. So I “kick the can down the road” on those things that involve conflict.

I know that I am not unique in this. I see other people who are “kicking the can down the road” about things in their lives. Really important things. Marriage, relationship, career, health and safety, and money.

✦

I am going to clean out some more closets in my life.

Strawberry Island

JULY 10, 2017

My family and I have an ongoing dialogue about “foods we can live without”. What we mean by this is “what foods could we do without for the rest of our lives, and not miss them?”

The foods on this list give me no pleasure at all. It would be ok with me if these foods were sent to a desert island, never to be seen again. I call that island “Strawberry Island”, because one of the foods I would send there are strawberries. This is my list of Strawberry Island foods:

1) strawberries
2) pickles
3) olives
4) tea
5) balsamic vinaigrette
6) cake
7) apples
8) key lime pie
9) pesto sauce
10) white bread

You may be thinking “you just haven’t had the RIGHT olives”, or “wait until you try really FRESH strawberries!” I’ve had olives in Greece, tea in England and Japan, and picked my own strawberries and apples. My daughter brought aged balsamic vinegar from Modena, Italy. I really get no pleasure from any of these foods.

The funny thing is that my family loves some of the foods on this list. They love olives (Theresa sometimes serves a bowl of olives with dinner, and has an apple every day with her lunch). They really enjoy strawberries, and they don’t mind that I am not eating cake, because it means more cake for them.

If you bake cupcakes like this for them, they will be overjoyed. My reaction is "yay".

✦

I like a number of foods that other people do not like, (and that I did not like when I was young). I like brussel sprouts, beets, pepper, and garlic. When I was younger I did not enjoy any of those.

What foods would you send to Strawberry Island?

Radical Hospitality

JULY 11, 2017

(I wrote the following blog post for Broad Street Ministry in Philadelphia. They published it on their website at http://www.broadstreethospitality.org/2017/07/10/radical-hospitality/)

My wife and I started volunteering at Broad Street Ministry (BSM) a few years ago. The first time I volunteered, I saw a big green sign on the wall that says “Radical Hospitality Practiced Here”. What is “Radical Hospitality”? This is what I have learned

When I first volunteered at BSM, I assumed that they were focused on serving meals to people experiencing homelessness. While that is part of what they do, I heard a staff member say “it’s not about what you think it’s about”. What he meant was the meals that are offered at BSM are a way of welcoming vulnerable people through the doors of Broad Street Ministry. Once they are there, they learn that BSM offers a variety of vitally important social services to this community.

The list of social services can be found here and includes personal care items, a clothing closet and mending services, and therapeutic arts. Partner services include case management, medical services, psychiatric and behavioral services, dental services, HIV testing and counseling, and benefits counseling.

✦

One of the most interesting services (to me) is the BSM mail service. Pretend for a minute that you are homeless. Pretend that you are about to complete a job application, a benefits application, or request a service. After you enter your name on the form, what is ALWAYS the next piece of information that is requested? Your address, of course. You cannot complete any type of form in our society without providing a mailing address. What do you use as your address if you are homeless?

BSM provides a mailing address for the people they serve. They now provide a mailing address and mail service to over 3,000 people in their area. That is a remarkable feat. It means that not only do they provide a mailing address, but they also provide the support to receive and distribute mail to all 3,000 of those people.

That is radical hospitality.

✦

The first time I served a meal at BSM, I was touched by the contrast with other places where I have served or distributed meals. When I walked into the dining area, there was music playing (Frank Sinatra, on my first day). There were decorations at every table. Each table was arranged “in the round”, so that guests had the opportunity to socialize.

Note that I just used the word “guests”. Broad Street Ministry taught me that. The people who come to dine at BSM are guests. At BSM, every guest is welcomed with open arms. They are encouraged to dine, to celebrate and socialize with friends, to take advantage of the available social services, and to break bread in a beautiful setting.

It is a beautiful setting. I have included a couple of photographs from my visits to Broad Street Ministry. The setting is beautiful:

Do you know what radical hospitality looks like? How about having an Executive Chef, a Sous Chef, and two cooks to prepare meals for the guests?

The food that they prepare is delicious, nutritious, and expertly plated. The food is as good as any restaurant that I frequent in my community. I mean that. I am honored to serve the dishes that they create, every time that I have the opportunity to do so.

✦

There is an inscription on the Statue of Liberty that describes radical hospitality:
“Give me your tired, your poor,
Your huddled masses yearning to be free,
The wretched refuse of your teeming shore,
Send these, the homeless, tempest tossed to me,
I lift my lamp besides the golden door”.

Radical hospitality means lifting our lamp to vulnerable residents of Philadelphia, and welcoming them. That is what Broad Street Ministry does every day. They open their doors to the vulnerable community and make them feel welcome.

Every time I volunteer at BSM, I am awakened spiritually, and feel better about the world for several days. I tell my friends “you might be surprised who is helped the most”. It might be me.

Hal Ward wrote a book called “Can Openers”. It’s available at Amazon.com. He is donating all of the proceeds to Philadelphia-area charities, including BSM!

For a chance to meet Hal and get a signed copy of his book, check out our upcoming event at Plays and Players here!

You can also check out Hal's blog here.

Spider Webs

JULY 18, 2017

I go to a park near our home at least once a week. I take my dog there (or maybe he takes me there, I'm not sure). There is a walking trail about one mile long. There is an ice house on the trail. Ice houses were structures built before the invention of refrigerators. They stores ice underground, where it was cooler than it was above ground.
I pass this ice house at least fifty times a year, and I never glance at it. This weekend I looked at it for the first time in years. I walked up to it and examined it. I even tried to open the door, but it was locked.

✦

This morning I was walking to the mailbox, and I noticed a mound next to our driveway. It was a cool morning, and everything was covered with dew. One of the things that was covered with dew was dozens of spider webs. I usually ignore this mound. I'm so focused on getting somewhere that I don't take the time to look at it.

✦

I have a friend who I see every week. When I first met him 25 years ago, he was about the same age that I am now. He was robust, mobile, and very active. Now he needs a wheelchair, is losing his vision, and cannot drive. He and I know some other fellows in our community who needs walkers, canes, and crutches to get around.
I take it for granted that I am always going to be mobile and active, but my friend is an example to me that that is not true. My active times are not permanent, and they are not guaranteed.

✦

We just completed a minor remodeling of our home. We had a couple of bedrooms that were underused. We used them as "junk drawers". We emptied them out, had them gutted, and converted them into a guest bedroom and an office.
The guest bedroom was built with the idea that we may need to have people living with

us sometime. We don't have anyone in mind, but there are three houses on our street where there are several families living under one roof. That is becoming more common in our society, and my family thought that we should be prepared for that possibility.

✦

I take my life and my health for granted most of the time. I take all of you being in my life for granted. I'm not proud of that. But it's true. Then once in a while, something happens, and I see how things really are. Change happens and I notice it. Sometimes it takes a change in temperature for me to notice the spider webs.

My First Book Donation

JULY 24, 2017

When I announced the publication of my book (Can Openers:Essays About Life and Love), I promised that I would donate all of the proceeds to Philadelphia area charities.

I made my first donation to TE Care, a Chester County non-profit that Theresa and I work with. Details about them can be found at TECare.org.

I have posted a receipt from TE Care for my first donation ($350), and also a screenshot from the publisher of my first royalty payment ($312.36). I gave TE Care more than I received, and I will pay the taxes on the royalty payment. My only wish is that the payments had been higher.

Hal

Beat The Traffic

JULY 26, 2017

I have experienced some incredible traffic jams. Some of my worst examples:

On the way to a Grateful Dead concert (July 4, 1987), my friend Alan, Theresa and I got caught in the mother of all traffic jams. We exited I-95 (about 4 miles from the stadium) 5 hours before show time. We did not make it to the stadium by show time. Traffic was so gridlocked that Alan had to pull over to the side of the road, and park his car next to some trees near the highway. That seemed like a good idea while it was still light outside. After the show was over, we realized that we did not know where he was parked. I still think it is miraculous that we found his car.

One night after work (a Friday night, of course), there was an accident near the PA Turnpike tollbooths that blocked all but one tollbooth from allowing cars through. Traffic was blocked for 8 miles on Route 1 Southbound. Traffic was so bad on Route 1 South that some cars ran out of gas and had to be pushed to the side of the road. It took me 4 hours to get home that night. I never made it onto the Turnpike. I had to take side roads to get home. Sixty miles of side roads. That is why I always use the restroom before I get into the car, and make sure that I have at least 1/2 tank of gas.

After a Peter Frampton concert (June 11, 1977) at JFK Stadium, 110,000 concertgoers all tried to leave the area at the same time. Three hours later, we were still in a stadium parking lot with many of the 110,000 concertgoers. Some of them may still be there.

✦

As a result of these (and many other) traffic disasters, I try to avoid traffic at all costs. I am obsessed about this. Whenever I attend sporting events and concerts, I start planning my exit strategy before the event begins. Sometimes I plan my exit strategy before I purchase the tickets.

I leave concerts at the beginning of the encore. I leave sporting events before everyone else. I am out of there. I take great pride in leaving before the traffic starts. Unfortunately, I sometimes miss greatness. I once missed Bruce Springsteen coming onstage to play at a U2 concert. I also have missed a couple of great sports comebacks.

But I don't care. I must beat the traffic.

✦

"Beat the traffic" has become a running joke in my life. It is even going to be part of my funeral. At my funeral, my daughters are supposed to tell all of the attendees (thousands of them, no doubt) how obsessed I was about beating the traffic. Then they are supposed to tell all of the attendees that if they would like- they can all leave 5 minutes early to beat the traffic.

I won't be there anymore anyway.....I beat the traffic.

A Really Bad Investment

AUGUST 3, 2017

I invest in something called the Standard & Poors 500 Index, also known as “the S&P 500”. It is a “shopping basket” of the 500 largest publicly traded companies in the world.

Five years ago, the S&P 500 was trading at 1390. This week, it was trading at 2476. That means that the value of an investment in the S&P 500 grew by 78.1% in 5 years (2476/1390=1.781, or a 78.1% increase). That means that the average company in the S&P 500 grew by 78.1% in the last five years. Some companies grew more, some companies grew less.

Keep the number “78%” in mind. Any investment that grew less than 78% in the last 5 years was a bad investment. You would have been better off investing in the S&P 500.

✦

How did oil companies do in the same timeframe? Not so well. Exxon Mobil’s share price was at $87.55 five years ago. It now stands at $80.17. What about Royal Dutch Shell? Its stock price was $69.92 five years ago. Now its stock price is at $56.80.

That means that in the same timeframe when the average large company grew by 78% in value, two of the largest oil companies lost value. If you had invested in either company in the last five years, you also lost money. Do you think that the shareholders of oil companies are happy with their investment?

What about traditional car companies? Honda, the largest producer of gasoline-powered engines in the world, was priced at $31.33 five years ago. Now they are priced at $28.64. Ford was priced at $9.09 five years ago, now they stand at $10.95.

Do you think the shareholders of car companies are happy with their investment?

In the same timeframe, Tesla has jumped from $27.27 to $319.57. That is an increase of 1171%. If you had invested in Tesla five years ago, you would have increased your investment almost 12 fold.

✦

Let me connect some dots for you.

On July 5, 2017, Volvo announced that it would stop selling cars that use internal combustion engines by 2020. As of 2020, they will sell cars that use only hybrid or electric engines.

Four European countries recently passed laws that prohibit the use of gasoline in automobile engines by 2040. If you can't use gas, you can't use a gas-powered engine.

Will Volvo and those European countries meet those deadlines? Probably not. But they have made promises to their stockholders and constituents, and they either have to meet those goals, or explain why they didn't meet them.

Tesla just released an electric car model with a 300 mile range on one charge, and they are sold out through the end of 2018. Demand is so high that if I send them a $1000 deposit to get in line, I won't get mine until early 2019.

✦

The internal combustion engine is going to start declining in use. That means that car companies and oil companies that depend on internal combustion engines are in trouble. Don't believe me-go check their stock price. Or go ask their CEOs (Ford just replaced theirs).

The internal combustion engine, and everything associated with it, is a really bad investment.

Never Again

AUGUST 20, 2017

One week ago, there was a march in Charlottesville, Virginia called "Unite the Right". At that march, attendees brought torches, Nazi flags, white supremacist flags, and as much hatred as they could muster. The head of the Ku Klux Klan attended. At the end of the day, one of the attendees rammed his car into a group of counter-demonstrators, killing one and wounding many.

I've been reflecting about that gathering this week. This is what I think.

✦

The Nazis created concentration camps, gas chambers, and killed millions of Jewish and non-Jewish people. The Nazi flag is a tribute to Nazis. If you carry a Nazi flag, then you are a Nazi. There isn't any grey area here.

The Nazis believed in their own superiority, and began exterminating everyone else in their path. What resulted was World War II. It took the combined efforts of several countries, and several years, to defeat that evil.

At the end of the Holocaust, Jewish people said “never again”. Never again would we allow the horror of the Holocaust to occur.

We meant it.

✦

There isn’t a lot of grey area about white supremacists, either. They also believe in their own superiority. We fought a war about this, too. It took the combined efforts of several states, and several years, to defeat that evil.

✦

I don’t understand the hatred in the hearts of people who carry Nazi flags or attend white supremacist marches.

What I do understand is that they represent fascism, racism, sexism, and other kinds of hatred I cannot fathom.

There isn’t much subtlety to this. There isn’t nuance, or “many sides”, or explaining that can be done to explain it. It happened, and it tells me that that hatred exists.

There are only two sides to this. There is a right side, and an evil side.

Which side are you on?

✦

If you are offended by any of this, I have a special request for you. If there is a place in your heart for Nazi support, fascism, racism, or any other kind of hatred, please let me know.

Because if there is a place in your heart for that, then there is no place for you in my life.

When An Intruder Breaks In

AUGUST 29, 2017

“What was that?”

It was the middle of the night in February 1993. Theresa and I were sound asleep, and were woken suddenly by loud noises above us.

“What was that?”

At first it sounded like someone was walking on the roof. There was definitely movement above us. Footsteps.

The next sound that I heard will stay with me forever. That was the sound of our house being broken into.

✦

I called 911, and explained the situation. Noises on the roof, and then sounds of a break-in. And now I can hear footsteps in the attic above us. The dispatcher sent a patrol car right away, and asked me to stay on the line.

Within a couple of minutes, the patrol car arrived, and the dispatcher connected the officer in the patrol car onto our call. He asked us to stay put while he analyzed the situation.

He was quiet for a minute or two, and then he started laughing. He said “you can come outside now, it’s ok”.

✦

When Theresa and I went outside, the officer was shining a flashlight near the roof of our house. Just beneath the roof, there was a set of metal eaves that had been broken, with a gaping hole in the front of the house where the eaves used to be.

In the middle of the hole, there was a raccoon throwing attic insulation out of the house.

After we regained our composure, we asked the police officer what to do about the raccoon. He suggested that we call an exterminator. In the morning, we called our exterminator, but they explained that raccoons were not something that they dealt with. We would have to call a wildlife company.

Later that day, we identified a wildlife company that would come out and assess the situation. They assessed the situation (and the size of our bank account, I think) and proposed a solution that would remove the raccoon, and our life savings, from the house.

Raccoons don’t normally break into homes in the middle of the night. The wildlife expert explained that raccoons look for nesting areas in the wintertime, right before giving birth. The raccoon in our attic was probably a pregnant one, who may or may not have given birth in our attic.

Over the next few days, the wildlife company cleaned out our attic (mom had left, and had not given birth yet). The raccoon did tear our attic up, so it had to be re-insulated. The wildlife company installed barriers, so that momma raccoon couldn't return.

I never did get back to sleep that night.....

Pedestals

SEPTEMBER 14, 2017

I was walking through Philadelphia yesterday, and I passed a statue. Statues have been in the news a lot lately. Cities and towns all over the United States are engaged in conversations about who is/isn't appropriate to be celebrated with a statue. I spent the rest of the day thinking about why we put people on statues, and what we are celebrating when we do.

We don't actually put up a lot of statues anymore. I can't remember the last time that I saw a statue commissioned and displayed. Instead, we put people on pedestals by wearing clothing with their names on the back, or the name of their band on the front. We celebrate athletes and rock stars, and we put them on pedestals.
Why is that?

✦

A few years ago, I read a book called Friday Night Lights. It was written by Buzz Bissinger. Bissinger moved to Plano, Texas and lived in the community of the high school football team. His book was an expose of the high school football culture in that town.
Bissinger described the love affair that Plano had with their team. They adored the football team, and they put that team on pedestals. They taught the team that the football players were above the rules that everyone else had to follow. The football players did not have to go to class, or follow any of the rules that applied to the other students in that community.
What is remarkable about the book isn't that one town in Texas gets crazy about high school football players. What is remarkable is that so many towns get crazy about football players, basketball players, baseball players, and other athletes.
If we get that crazy about high school athletics, imagine what we do with college

athletics. How many college athletes don't go to class? How many college athletes don't participate in college life, other than athletics?
Why is that?

✦

Our culture celebrates athletes and musicians. These are people who know how to do one thing really well. It may be a 3-point shot, a drum roll, a home run or a guitar riff-but these stars have achieved expertise in doing one thing better than anyone else in the world.
What follows is just my opinion.....in order to become the very best in the world at something, I believe that you have to make a choice to not learn how to do many other important things. If you spend years of your life trying to become the best outfielder or the best guitar player in the world, then you decide to not take the time to learn things that the rest of us have to learn. If you spend all of your time developing guitar skills, you have no time left to learn how to become a husband, or father, or citizen.
We know who the best guitar players and athletes are. Ask your friends who won the Super Bowl last year, or whose tour is sold out this year. They will know the answer. Ask your friends who the best teacher is at their local high school, or who the best cardiologist or oncologist is in their community, and they will not know. Your friends know the name of someone who can throw a football, but they won't know the names of people who have saved or changed hundreds of lives in their own community.
Why is that?

✦

Why do we celebrate people who do a trivial thing exceptionally well, but are often unable to live the rest of their lives successfully? But we don't celebrate people who do vitally important things very well? We celebrate the guitar riff and the 3-point shot, but not a well-organized teaching plan, effective first-responder training, or successful bypass surgery. Would you recognize the best pediatrician or teacher in your state if you saw them at the supermarket? Would you ask them for their autographs?
In my book Can Openers, I wrote an essay called "Role Models" (page 47). Go purchase the book. I am donating all of the proceeds to Philadelphia-area charities. Or go find the essay on this website for free. I will offer you a spoiler alert about that essay-my role models aren't rock stars or athletes anymore. And if my interventional cardiologist ever has a T-shirt or jersey for sale, I will buy it.
Hal

Bug Duty

SEPTEMBER 14, 2017

Almost everyone has a phobia. For my family, that phobia is bugs. My daughter sent me this screen shot from the Internet, which describes what bug phobia looks like in my house:

Because my family has a bug phobia, I am in charge of Bug Duty. “Bug Duty” means that I need to drop whatever I am doing to kill bugs, whenever they are found in our house. Last night, a moth flew into the bedroom area upstairs. I was woken in the middle of the night (actually about 10:30...), in order to perform Bug Duty. Unfortunately, I couldn’t get the moth. He escaped me.

I am now alone in the house. I failed at Bug Duty. My family moved out.

That is quite a phobia.

My Identity Cannot Be Stolen

SEPTEMBER 21, 2017

Recently there has been news coverage about a security breach at Equifax. 143 million people may have had some of their personal information stolen, including credit card numbers, social security numbers, and passwords.

I have experienced “identity theft” twice. It isn’t fun. It also isn’t surprising, because my social security number is everywhere. It exists in databases and files with every credit bureau, mortgage company, credit card company, medical practice, insurance company and employer that I’ve interacted with.

If you don’t have my social security number, you aren’t trying hard enough. Everyone else already has it.

✦

Many years ago, my wife and I were at a shopping mall doing some holiday shopping. When we left the mall, we walked back to our car in the parking lot. I pulled out my keys, and went to unlock the car, but the car was not there anymore.

It was stolen.

✦

A few months ago, I published my first book ("Can Openers: Essays About Life and Love"). I'm donating all of the proceeds from the sale of my book to Philadelphia-area charities. I've made donations already to TE Care and Broad Street Ministry.

About a week after my book was published, pdf copies started appearing for sale on the internet. Do an internet search on "Hal Ward Can Openers". On the first page you'll find a couple of links for pdf copies of my book. I didn't authorize those. That's ok though. If someone wants my book that much, I am glad that they are reading it.

If you would like a copy of my book, and you don't want to pay for it, send me a note at halward@comcast.net. I'll give you my address. If you send me a self-addressed mailer, I will send you a signed copy of my book. In return I ask that you make a donation to your favorite charity in your community. That offer is good for the first 250 people who request it.

I'm serious about that. If you want to read my book, then I want you to read it too. It reflects who I am, what I think, and what I believe in.

It represents my identity. It represents me.

✦

My credit information has been compromised.
My car has been stolen.
My book has been copied.
So what?

I have heard the term "identity theft" used a hundred times this month. I think that is a misnomer. My credit information and my car can be stolen, but my identity can never be taken from me. That will always be mine, and mine alone.

Hal

Keep Your Eye On The Ball

SEPTEMBER 25, 2017

I write a lot of letters to my family. My book ("Can Openers: Essays on Life and Love") is a result of those letters. I wanted to collect all of my letters, and all of my writings, in one place. I used my first book to do that.

I always write a letter to my wife and my daughters at transition times. For my daughters, those transitions included:
1) First day of kindergarten, and last day of elementary school
2) First day of middle school, and last day of middle school
3) First day of high school, and graduating high school
4) Passing their drivers license test
5) Starting college, and graduating college

My older daughter is starting her first full time job this week. That is a big transition, so I wrote her a letter. One of the things that most of my transition letters included were some thoughts about "Keep Your Eye On The Ball".

"Keep Your Eye On The Ball" means a lot of things in our house. I wrote about this in a previous blog, entitled "Who's Your Tribe?" What it means is....what is the most important thing in your life? That is a really important question, so I am going to pause, and ask that question again.

What is the most important thing in your life?

✦

I know a couple of people who have life-threatening diseases. They are fighting for their lives right now. I know that if I ask them what the most important thing is in their lives, they would say "beating this disease".

The other thing I know is that they act consistently with their answer. They have treatments, and appointments, and medication, and therapy- and they show up for all of it.

They know what the most important thing is in their lives, and they act like it.

✦

When I asked my daughters to "keep your eye on the ball" in my transition letters, I was asking them to focus on what they were doing. I wanted them to obtain a great education, and I thought that if they kept their eyes on the ball (their education), they would obtain a great education. I think I was right.

As my daughters go out into the world, they are going to have to decide what the most important thing is in their lives. That isn't a decision I can make for them, and it isn't a decision I want to make for them, either. I would make the wrong decisions for them, because their hopes and dreams are different than mine.

I don't want them to have the same answer to "What is the most important thing in your life" as I do. What I want is that they know what the most important thing is in their lives, and that they act consistently with that answer.

✦

I know that you don't want a homework assignment right now, but I am assigning a homework assignment. I want you to answer two questions:

1) What is the most important thing in your life?
2) Are your actions consistent with your answer in number 1?

Hal

Order! Order!

OCTOBER 5, 2017

When I was young, I loved to open brand-new boxes of crayons. I loved the smell of the crayons and I loved the sharpener. I especially loved the organization of the box. Each crayon was perfect, and each row was perfectly aligned.

That love of order has carried over into my adult life. There is an expression "everything in its place, and a place for everything". I keep things organized, I put things back, and I keep a lot of lists. I like order.

I am easily distracted, especially visually. I have a need to look at only one thing at a time. My desk is always clear, and so are my personal spaces, like my car and my bedside table. I have eliminated all of the clutter and distractions. I like orderly surroundings. My colleagues know this, and sometimes (just to tease me) they will move things around on my desk.

✦

If you've ever had a toddler, or a puppy, or taken care of an ill relative, you know that it isn't always possible to keep things organized. I remember picking up little puzzle pieces and toys in my home for what seemed like decades when my daughters were young. There are dog toys all over my home right now (my dog doesn't have the same need for organization that I do).

Even if you are not organized, you want some people in your life to be very organized. You want your surgeon, your pilot and your accountant to be organized. If you've ever read a story about a surgeon who left a surgical instrument inside a patient, or an accountant who forgot to file client income tax returns, you know what I mean.

There is a book about creating organization in important situations, called "The Checklist Manifesto". It has great pointers for people who want (or need) more organization in their lives.

✦

I married someone who is even more organized than I am. She would deny that, but she is highly organized. Because of her, bills are paid on time, birthdays are remembered, and appointments are kept. She is the glue that keeps our family life together.

I should take a moment to say how grateful I am for that. I am grateful for it because order means a lot to me. I experience order on a gut level. At the most basic level, my experience is "order=safety" and "chaos=danger". So I try to keep things as orderly as possible, for my own peace of mind.

Many years ago, (before children), we lived in an apartment complex. There was a resident who lived in our building who would go out to the parking lot every day, and sweep the parking lot. I used to call her "the Sweeper". I suppose that it gave her some peace of mind to do that. I think she was trying to create some order out of chaos in her life.

I am reminded of the line in the movie "The Incredibles", where Mr. Incredible says "I just cleaned up this mess-can we keep it clean for ten minutes!"

A Gordian Knot

OCTOBER 24, 2017

I know a couple of people who are struggling with big life problems, including the loss of career (and the loss of income that goes along with a career), legal issues, financial issues, and relationship issues.

These people are in a place where they are struggling to find workable solutions. Every solution seems to have impossible challenges. Most of the solutions require some money (which requires a career and an income stream). If you lose your career and your income stream, you lose money, and then you lose a lot of options.

✦

There is a legend of the “Gordian Knot”. A Gordian Knot (according to Google) is named after Gordius, king of Gordium, who “tied an intricate knot and prophesied that whoever untied it would become the ruler of Asia. It was cut through with a sword by Alexander the Great.”. Other definitions of Gordian Knots include an “intractable problem” or “impossible knot”.

✦

I have had some problems in my life that seemed impossible. When I was 21, I was newly graduated from college, with a mountain of debt and no career prospects. I had no meaningful relationship, no career, no real income stream, lots of debt, and no idea how to move my life forward.

I also had a failure of imagination. I thought that the way my life was at the age of 21 was the way it was going to be for the rest of my life. If you had told “21 year old me” that I would be where I am right now, doing what I am doing, married to my best friend, with two wonderful daughters and the greatest dog in the world, I would have asked “what kind of dog?” That is who I was back then. I focused on the problems, and lacked imagination. I lacked the imagination to believe that great things were possible in my life. I had no capacity to believe that something much better was in my future.

When Gordius asked someone to solve the problem of The Knot, he thought that the only way to undo the knot was to untie it. Alexander didn’t bother untying the knot, he cut through it instead.

I hope that I can help my friends to cut through their knots instead of trying to untie them.

This I Believe

OCTOBER 31, 2017

In the 1950s, there was a radio show called “This I Believe”. People wrote essays about things that they believed, and then had 5 minutes to read those essays on the radio. The show was very popular, and later became a series of best-selling books of the same name.

I recently started an online seminar on book-writing and book-promotion. One of the homework assignments was to write a manifesto. The seminar leader explained that our manifesto should describe what our world view is. In other words, what do we believe in? In that spirit, I'll add the following quote.... "a man who stands for nothing will fall for anything" (Malcolm X).

This is what I believe.

✦

I believe in altruism. I believe in the value of doing something for other people, without expecting or wanting anything in return.

I donate time and money whenever I can. I mostly try to do so in my local community, so that I know that it will help people close to me, even if I don't know who the recipients are. I like to say "you might be surprised who gets helped the most". It might be me.

I donate blood. This is a great way to help others, and expect nothing in return. My hope is that my 8 gallons (and counting) have helped dozens of people who need my blood more than I need it. I will never know who was helped, and that's ok.

I have a little booklet of sayings and quotes. One of them is "as I give to the world, so shall the world give to me". Call that karma if you want. I believe in it. And my life works a lot better when I practice it.

✦

I believe there is enough to share. I have been blessed in my life with too many things to list here. I live in an affluent area, my wife and my daughters and I have great gigs to go to every day. We live in a time and a place where we live like princes and princesses. We want for nothing important.

I believe that everyone deserves to have the same opportunity. Everyone. Not just the people with the same beliefs as me, or the same political persuasion, or those who root for the same football team. Everyone-no exceptions.

Why limit opportunity for others? Where is the win in that strategy?

✦

I believe in the value of great public education. The next generation of leaders, teachers, physicians, CEOs, and public servants are sitting in classrooms right now. Why wouldn't we want them to be their very best?

When my wife and I started the process of house-hunting in the early 1990s, our real estate agent (who was on the school board of a district nearby) suggested that we go house hunting in the district with the very best schools in the state. We objected at first. We explained that "we will never have children" (not a very accurate prediction, by the way). He explained to us that even if we never had children, that the value of our home would always stay strong, because the value of good schools drives the value of home prices. He was right. Even during the mortgage meltdown 10 years ago, the value of our house dipped a little bit, and only temporarily.

We have two daughters who have benefited from the value of these great schools. One of our daughters is now running for membership on the Board of Education. I think she believes in the value of a great public education, too.

✦

I believe in the value of financial literacy. I was surprised at how many of you enjoyed the financial essays in my first book ("Financial Literacy", "The Ant and the Grasshopper").

Most workers no longer receive a pension. Because of that, most of us are now have to plan for, and save for, our golden years. Never before have so many of us been responsible for our own financial future. Never before have so many of us been so unprepared to deal with that responsibility.

I believe that everyone should know how to balance a checkbook, pay some bills, maintain a simple budget, and understand how to save and invest for the future.

✦

I believe in the value of all people. That includes people from every background, and all races, sex, religions, countries.....you name it, you're important. No exceptions. I've written about this before- I believe in what the plaque on the Statue of Liberty says. I'm also aware of more intolerance than any time in my lifetime. I can change that in my little corner of the world. I believe that.

✦

I believe that I need your help. I am not a "self-made man". I am where I am because of other people. I am not a lone wolf. I received a great education, and great role models helped me become who I am. I wouldn't be where I am without them.

I think it is important that I try to give back, in some small way, what I so freely received.

I believe in the value of companionship. As I have gotten older, I have learned the value of human interaction, especially those with whom I am closest. I need human interaction every day. Even though I am an introvert, I am not supposed to be alone. I am better off for having other people in my life. I do a crossword puzzle with my best friend every day. There is a reason for that, and it isn't about the puzzle.

✦

I believe in the value of hard work, and the importance of discipline. I know a lot of people who can't (or don't) work. I wouldn't trade places with any of them. Even the wealthy ones. I think work is about a lot more than money. Work provides me discipline, and structure, and keeps me mentally and physically active. It helps my self esteem. I'm grateful for the opportunity to work, and I hope that I'm able to continue working for many more years to come.

I am better off having work in my life. It provides structure and discipline for me in every area of my life, including my social life, diet, exercise, finance, and recreation. I value every part of my life more, because I am so busy.

At the same time, I am aware that a lot of people don't have a job to go to every day. There are lots of reasons for this (retirement, disability, unemployment, prison, welfare). Regardless of the cause, none of it looks appealing to me. I want to continue working for as long as I am physically and mentally able to do so.

✦

I believe that miracles happen in the lives of people. I've seen several of them occur. I've seen people with impossible diseases experience cures. I've seen people who were once hopeless and homeless experience transformations that allow them to be incredibly productive members of society. I've seen people who were once immobilized by illness, who now lead lives with more energy than I have.

Maybe "miracles" sounds too dramatic. But if not a miracle, what other word would you use?

✦

I believe that I can make a difference with my writing and my storytelling. I believe that my writing is pretty good. I regularly receive feedback from readers about how meaningful my essays have been to them. One friend told me that he ready "My Mothers Day Card" three times, and cried every time. Two people this week told me that they wanted to be more like "Ants" and less like "Grasshoppers". I believe that when I write well, that I can connect with people as well as anyone.

I believe in the power of stories. Stories convey meaning in a way that other written forms cannot. Stories are memorable because they involve people that we know. I remember stories, because I remember people in my life.

Several weeks ago, I held my first book event. I was lucky enough to have an event at the Plays and Players Theater in Philadelphia. Broad Street Ministry did all of the heavy lifting, and arranged an evening that I am grateful for. Fifty of my friends, family and readers attended. It was a special evening. For several weeks, those who attended mentioned how much they enjoyed the event.

What made it really special was that we told stories, and now we have new stories to tell. That night in Philadelphia was my first book event, but it won't be the last. I promise.

My writing moves people. I know that. I think I do it well. What I don't do well (yet) is building an audience. I believe that "building an audience" doesn't just happen for most authors. It takes work, and I haven't done much of that work yet.

Stay tuned, and I'll share with you sometime soon what I'm going to do to start increasing the size of My Tribe.

This I Believe.

Hal

Roman Numerals

DECEMBER 12, 2017

(I wrote the following essay a couple of weeks ago, and for technical reasons, I never posted it. Between the time that I wrote it, and today (December 12, 2017), Carson Wentz tore his ACL.)

✦

I am a lifelong fan of the Philadelphia Eagles. “Lifelong”, as in I have been attending Philadelphia Eagles games since my father took me to Franklin Field when I was 6 years old. I’ve seen games at Franklin Field, Veterans Stadium (section 722, where I learned how to speak Philadelphian), the Linc, and a few games on the road, too.

A Philadelphia Eagles fan who claims to be a lifelong fan is also a long-suffering fan. The Eagles have never won a Super Bowl. The last championship that they won was on December 26, 1960, before there was such a thing as a Super Bowl.

That 1960 championship happened 368 days before I was born.

✦

If you watch any professional football, you know that the Eagles have the best record right now. They have a 9-1 record, and the next closest team in their own division is the Dallas Cowboys at 5-5.

Their one loss, to the Kansas City Chiefs, happened back in September. If the Eagles played the Chiefs today, the Eagles would win by 20 points. The last time the Eagles won by less than 10 points was 5 weeks ago.

✦

In the interest of total honesty, before the season started, I looked at the schedule, and I made a prediction about the Eagles season. I predicted that they would go 9-7. They are 9-1 right now. Unless the wheels fall off of this team, I underpredicted. I wrote an essay in June called “Waiting for the Playoffs”. I didn’t think this team would make the playoffs this year.

This was a team with big problems in the backfield (cornerback and safety), and question marks about the passing game. I never imagined that they would fix the backfield mess, have the best running defense in the NFL, improve the passing game, and have a respectable rushing offense, too.

This is a team that lost their left tackle (Jason Peters), running back (Darren Sproles), and a linebacker (Jordan Hicks). They’ve done without a star cornerback (Ronald Darby) for 8 weeks. They even played half of their last game without a field goal kicker, and did just fine without him.

All of this success hinges on one person: Carson Wentz. Playing in only his second year, I did not think he would be this good, this fast. He has very good presence of mind. He sees things on the football field that others do not, and he is able to make throws that few other quarterbacks can. In addition, when his protection falls apart, he can scramble and pick up a first down, which is a nice thing to be able to do.

This is my highest praise for a quarterback- I cannot remember the last time he made a decision and I thought "why did he DO that?!" He is playing mistake-free football right now.

Football Gods, please keep Carson Wentz healthy.

✦

I attended Super Bowl XXXIX on February 6, 2005 in Jacksonville, between the Philadelphia Eagles and The New England Patriots. The Eagles lost that game 24-21. The game was tied at the end of the 3rd quarter, 14-14. The Eagles had a chance.

Unfortunately, my team was coached by a fellow who didn't understand how to save timeouts or run a two-minute drill, and my quarterback threw up on the field when things got tense. The other team had Bill Bellichick as coach and Tom Brady at quarterback, so there were no rings for Philadelphia that day.

As I was leaving my seat that day, a kind New England Patriots fan sitting near me stopped me. He saw how upset I was, and he said "don't worry-your team is great-you'll be back".

He didn't understand what "Long Suffering" means.

✦

Enough about suffering. The Eagles team this year is good. Really good. Good enough that I'm starting to look at Super Bowl LII tickets in sunny Minneapolis, Minnesota. (What kind of sunscreen do I need in Minneapolis in February?)

I know that is premature. But the idea that the Eagles are good is such a strange idea that I don't know what to do with it. If the Boston Red Sox, Chicago Cubs, and the City of Cleveland can end their streaks, why not the Philadelphia Eagles?

✦

Postscript:

The answer to "why not the Philadelphia Eagles" is "Carson Wentz' ACL".

2018

9 essays

In Ten Years

JANUARY 2, 2018

In the book “The 7 Habits of Highly Effective People”, Stephen Covey suggested to “begin with the end in mind”. He suggested that the reader should write his/her own eulogy, as a set of long term goals. In other words, if you think about what your long-term goals are, you are more likely to achieve them. If you want your eulogy to say that you were a world-class violin player, it might be time to go purchase a violin and take some lessons.

✦

I just celebrated my 56th birthday. My late-December birthday gives me the chance to take some time off, and reflect on my life. I thought about what my life might be like in ten years.

My wife will be 65 in ten years. She wants to retire, hopefully sooner instead of later, and then travel the world together. We are saving for retirement aggressively. With a little luck, in ten years she will be planning another month in Europe for us, and trying to help us complete the Seven Continent Challenge. In the next ten years, we will travel to Australia, Africa, Latin America, and will complete the Seven Continent Challenge with a cruise to Antarctica. (With any luck, we will squeeze in a holiday in an overwater bungalow). We have filled three passports. We have three more to fill. I mean that.

My children will probably be moving out in the next ten years. My older daughter will probably get an apartment soon, and my younger daughter wants to go away to school. In as little as 20 months, my wife and I may be empty nesters, at least part of the time.

My children will complete their college education in the next 10 years. My wife and I hope to help them complete that education without any school loans. With any luck, maybe one of them will have little urchins. Which means grandurchins for me to play with. We’ll see.

My family: My father is 85, my in-laws are in their late 80’s, and I have aunts and uncles in their 90’s. My dear friend Bill is in his late 80’s. I don’t know how many of them will be alive in 10 years. Maybe some of them, and maybe none of them. Every time I see them, I make it a point to soak up every bit of our time together. The truth is that they won’t be here forever, and neither will I.

Darwin: the greatest dog in the world, and this man's second best friend, won't be here in ten years. I hate to write that, but he is probably 8 years old or so. (When you rescue a homeless dog, you don't know exactly how old he is). My time with Darwin is limited. Every time we go to Darwin Park, I try to remember that someday I will be wishing for one more walk around the park with him.

My heart: I have two stents in my left anterior descending artery (LAD), also known as the "widowmaker". If either of those stents closes off completely, I have four minutes of life left. I take my exercise seriously. My total cholesterol is lower than yours (average about 110), my blood pressure is probably lower than yours (average 115/75), and my heart rate is in the 50's. If I want to be around in 10 years (and I do-I have three passports to fill and four grandurchins to play with), I have to be very serious about this part of my life. My spin instructors see my four times a week, and I intend to continue that (or similar) for the rest of my life.

My Work: I hope to continue working, and be working in ten years. Not for money, but for fun, and a sense of meaning and purpose. One of my friends talks about us having an "expiration date" in the workplace. I knew what he meant the first time he said it. I want to extend my expiration date as long as possible.

Book Five: In ten years, I hope to publish my fifth book. I love to write, and I intend to do so all of the days of my life.

✦

The point of writing this down for me is to set goals, and also to share it, and hopefully inspire someone else to do the same. For my family and friends, please let me know what you hope to be doing in ten years.

Hal

Give Me A Choice

JANUARY 26, 2018

I don't like to be told what to do. I don't react well when someone points a finger at me and orders me to do something. My first reaction is either "no" or "why?" My sense is that this is a universal reaction. The people I know react badly to orders.

On the other hand, I do react well to requests. If someone asks me for my help, or they ask me if I am willing to do something, I usually say yes. I want to help other people. I react better to the gesture of someone reaching out their hand for help, instead of the gesture of pointing a finger at me.

✦

When I was young, I was introduced to The Ten Commandments. What I took away from my first experience with the Commandments was a sense of finger pointing. I had a difficult time getting past the "Thou shalt..." and "Thou shalt not...."

I recently read an essay by someone who noted that he would have reacted better to the Commandments if they had been written a bit more gently. In other words, instead of "Honor thy Father and thy Mother", perhaps something like "we honored our fathers and our mothers". Instead of "Thou shalt remember the Sabbath day", perhaps "we remembered the Sabbath day".

The act of sharing experience ("this is what we did") is easier for me to accept than being told what to do ("do this or else").

This concept works for me in parenting and in personal relationships. When I ask my children and my family for help, help is always available. When I point fingers and try to boss them around, I don't get very good results.

✦

If some of what I have just written seems like I have a problem with authority, I suppose that is true. I just looked up a definition of authority, and the definition was "the power or right to give orders, make decisions, or enforce obedience".

My first reaction to the idea of someone "enforcing obedience" or "giving orders" is- who put you in charge of me?

I grew up learning about the American Revolution, and the Declaration of Independence. It sounds like my American ancestors weren't happy about being told what to do, either.

Where I come from, respect for authority is earned, not automatically granted. Respect for authority is based on trust, and that trust can be lost a lot easier than it can be gained.

Fly Eagles Fly

JANUARY 29, 2018

The Philadelphia Eagles are going to Super Bowl LII, to be played next Sunday February 4th, 2018, in sunny Minneapolis, Minnesota. This is only their third trip to the Super Bowl. They lost to the Oakland Raiders in Super Bowl XV, and lost to the New England Patriots in Super Bowl XXXIX.

I was 18 years old for Super Bowl XV. I painted my face green for the game, which I watched with my roommate in our dorm room. It was a decision I regretted, as the Eagles didn't play very well that day. They lost 27-10, but the game wasn't even that close.

I was 43 for Super Bowl XXXIX. Instead of painting my face green, I went to the Super Bowl in Jacksonville. That Super Bowl was much closer (the game was tied after three quarters), but my team had a coach had clock-management issues and a quarterback with regurgitation issues, and the Eagles lost 24-21.

The last time the Eagles won a football championship was before the existence of the Super Bowl. They won the NFL Championship on December 26, 1960. That was 368 days before I was born.

I'm 56 years old now, and the Eagles are going to the Super Bowl again. So I have to go to the Super Bowl again. That is how it is. I have been going to Eagles games since I was 4 years old, when the Eagles played their games on a college campus (Franklin Field).

✦

In the movie "Tangled" (a remake of the Rapunzel tale), Rapunzel is talking to her friend about her dream of looking at the night sky. She says "I've been looking out of a window for eighteen years, dreaming about what I might feel like when those lights rise in the sky. What if it's not everything I dreamed it would be?"

Her friend says "It will be".

Rapunzel then asks "And what if it is? What do I do then?"

Her friend replies "Well, that's the good part I guess. You get to go find a new dream".

Watching the Philadelphia Eagles win the Super Bowl would be a dream come true for me. Celebrating a Super Bowl victory is on my bucket list. I want to check that off my list next week.

✦

The 2004 Boston Red Sox won a World Series for the first time in their team history. That win meant a lot to so many people in the Boston area. Sportswriter Bill Simmons wrote a book called “Now I Can Die In Peace” about that season and that World Series victory.

In the book, he wrote about generations of families who celebrated the victory together, and about offerings made at cemetaries, churches and temples to honor the victory.

My father took me to all of the Eagles games I attended in the 1960s and 1970s. I will bring him a souvenir from the Super Bowl. (I offered to take him, but he isn’t up for the travel anymore).

My mother, who died in 2009, had a treasured Eagles blanket at her nursing home. When she died, I took that blanket as a treasured memory. I still have that blanket.

If the Eagles win next weekend, I am going to stop by her cemetery and let my mom know that they won. Then I’m going to visit my father and shake off 56 years of losing.

✦

I would be willing to trade every Phillies World Series victory (2), every Flyers Stanley Cup (2), every Sixers World Championship (2), and every Villanova NCAA basketball championship, for one Super Bowl victory.

I’ll even toss in Smarty Jones and Joe Frazier into the mix.

Just once is all that I ask.

Then I can die in peace.

Lead Us Not Into Temptation

JANUARY 29, 2018

My family and I watched the movie “Fences” this weekend. The movie is about a 1950’s family, starring Denzel Washington and Viola Davis. (Spoiler alert-I’m going to discuss some plot details here, in case you haven’t seen it). In the movie, the Denzel Washington character starts the movie with (what seems like) a small thread of a bad habit. He flirts with someone who isn’t his wife. That habit evolves into a cancer that

eats into the fabric of his family. By the end of the movie, he has fathered a child born out of wedlock, and destroyed two families. My daughter described him as an Awful Human Being.

✦

The Lords Prayer (Matthew, Chapter 6, verses 9-13) includes the phrase “lead us not into temptation, but deliver us from evil”. My sense is that temptation is a universal problem.

I say that not as a paragon of virtue, but as a fellow who has a temptation problem. I’ll share one (sort of) socially acceptable example. I was kidnapped a few years ago by a family of vegetarians. They love being vegetarians, and never discuss eating meat. It isn’t an option for them. It still seems to be an option for me.

Sometimes I take my dog for a walk, and smell the smell of my neighbors using their grills. I can smell that smell from one hundred yards away, if the wind is blowing in the right direction. When I smell that smell, my dog and I start talking about hopping over the fence, and executing The Great Cheeseburger Caper. I’m drooling as I write that sentence.

Please lead me not into temptation. I can’t afford the bail money.

✦

I know some people with temptation issues. This month, several of them seem to have issues with gambling. I have learned about people who have gambled away everything. By “everything”, I do mean everything-houses, cars, careers, families. Everything.

I know a fellow who tells about coming back from a casino, and not having the money to pay the toll to cross the bridge into Philadelphia. He gambled away everything that he had, until he had nothing left. Not even toll money. He hasn’t gambled since.

I was in a casino in 1988, before a Rolling Stones concert in Atlantic City. I put a quarter in a slot machine, and a bucket full of quarters poured out. I won $50, back when $50 seemed like a lot of money to me. I couldn’t put those quarters back into the slot machine fast enough. Five minutes later, the money was all gone. I haven’t been in a casino since.

✦

The New Testament isn't the only part of the Bible that talks about temptation. The topic is discussed in the second verse of the Old Testament (Genesis, verse 2). Something about an apple. The instructions were very clear: Do Not Eat The Apple!

As I recall, Adam and Eve had a temptation problem too.

Temptation was also a theme in Greek mythology. The Sirens were temptors who tempted sailors toward a set of rocks. If the sailors listened to the song of the sirens, they steered their ships into the rocks and died. In order to avoid the Sirens, sailors (it was said) had to be strapped to the masts to avoid their fiery temptation.

✦

Two years ago, I wrote an essay called Role Models. It's in my book "Can Openers". I think it is one of my best essays.

When I was young, my role models were rock stars and professional athletes. They had a lot of money, and (what looked like) very exciting lives. Then I noticed that my role models weren't living very long, or very happy lives. So I changed my role models.

My current role models are very good at avoiding temptation. I don't know how they do it, exactly. But they are faithful to all of their responsibilities and commitments. They honor their wedding vows, and they show up to work every day. That faithfulness to their commitments looks really appetizing today. Even more appetizing than the cheeseburger smell from my neighbor's yard.

Please lead me not into temptation.

The World Champion Philadelphia Eagles!

FEBRUARY 9, 2018

Fly Eagles Fly!

On the road to victory,

Fight Eagles Fight!

Score a touchdown one, two, three

Hit 'em low,

Hit 'em high,

And watch our Eagles fly!

Fly Eagles Fly

On the road to victory!

E-A-G-L-E-S

EAGLES!

Animal House

MARCH 7, 2018

It's been a few years since I lived in a dormitory, but I had some wonderful experiences while doing so. Here are some of my favorites:

Toilet Ball: my roommates and I spent hours playing a game that we invented. One of my roommates had a Nerf football. We set the football up on a tee in our kitchen, down the hallway from the bathroom. It was about a 30 foot distance from the kitchen to the bathroom. The goal was to kick the football off the tee, down the hallway, and into the toilet. This was a difficult task. It sometimes took 30-45 minutes for one of us to kick the football into the toilet. Once one of us did that, the game was over, because the football was a sponge, and took a couple of days to dry out.

Total cost to play: one Nerf football

Fire Extinguisher Wars: my roommates and I were bored one Saturday night (why was Saturday night the night for this sort of thing?) One of us (not me, I promise) started this by opening a fire extinguisher and spraying everyone with foam. Hilarity (and lots of fire extinguishers and lots of foam) ensued.

Total cost to play: several $25 campus fines (which was a lot of money in 1979), plus cleanup costs.

The Roast Beef Fire: I now understand that it is important to avoid any contact with the red-hot cooking element at the top inside part of a toaster oven. I did not understand that in 1979. My roommate and I tried to cook a roast beef inside a toaster oven. The roast beef expanded during cooking, came in contact with the heating element, and caught fire.

Total cost to play: no cost because we put the fire out in time. We saved ourselves the cost of a $25 fine by not using a fire extinguisher (see "Fire Extinguisher Wars" above). We also salvaged most (but not all) of the roast beef.

The Great Squirrel Adventure: We lived in a first floor dormitory. The windows had no

screens. One spring afternoon, we left our windows open. A squirrel somehow came into our room through the window. The squirrel was as unhappy about this turn of events as we were. My roommate and I chased the squirrel around the room, trying to get him to leave out the window. Unfortunately, he jumped into a poster on the wall (it must have looked like outside to him). He fell stunned onto one of the beds. My roommate picked him up, and gently took him outside. He quickly recovered, ran away, and told his family about two fellows who set a roast beef on fire.
Total cost to play: free
The Three Day Practical Joke: Our next door neighbors were two fellows who became good friends of ours. They shared something with us about their living arrangement. If either of them brought a young lady back to their room for the evening, the "signal" for this would be that they would put the chain lock on the door. In other words, if one of them came back to their room with this arrangement, and the chain lock was on, they needed to find someplace else to sleep that night. My roommate and I realized that there was some fun to be had at their expense. We arranged to leave one of their windows unlocked one day while we were in their room. Later, we climbed into their room from outside (don't ask), and put the chain lock on the door. Every day for three days, each one of them would come back to their dorm room and find that the chain lock was on. Each one of them thought that the other one was having the time of their lives. (Remember, this was before cell phones- now roommates can text each other-but not back then). It took them three days to bump into each other on campus, and realize that they had been pranked. It took them fifteen seconds to figure out who had done the pranking.

Toilet Ball, anyone?

Making Mistakes

MARCH 27, 2018

I learned early in life that making mistakes was a bad thing. I learned that making mistakes meant failure, and that mistakes should be avoided at all costs.

I learned that lesson so well that I became afraid to try new things. Why try something new, if I was going to be bad (fail) at it?

Then I went to pharmacy school, and I was taught to avoid mistakes at all costs. A dispensing error had the potential to be fatal, and I didn't want to kill a patient.

What if everything I learned about making mistakes was wrong?

✦

I started a new career in the pharmaceutical industry in 1994. Soon after I started in that career, the CEO of the company I was working for gave a talk at a company "all-hands" meeting. He said something that I'll never forget. "If you're not making mistakes, you're doing something wrong". I did a double-take. He doubled down on what he said, and continued with "if you are not making mistakes, you are not trying hard enough".

Wow.

That was the first time someone ever encouraged me to make a mistake. I've never looked at mistakes the same way since.

✦

While I was working at that same company, one of my colleagues and I were campaigning our boss to institute a "double-checking" feature on a certain part of our work.

Our boss looked at both of us, and replied "if you are double-checking the work, and you are also double-checking the work- which one of you don't I need?"

Ouch.

He was right. My colleague and I were so focused on doing this task perfectly that we lost sight of the big picture. The task we were trying to perfect was ok being 99.5% correct. Trying to make it perfect was a waste of time and energy.

✦

In the drug development arena, pharmaceutical companies have a 5-15% chance of obtaining a drug approval for a compound entering phase III clinical trials. There is an expression in this arena: "fail faster". It costs a lot of money to try to develop new drugs. The faster a company realizes that its compound isn't approvable, the faster it can stop development, and move its resources toward a possibly more effective compound.

Imagine my reaction the first time someone told me to "fail faster".

✦

Mark Twain supposedly said "Good decisions come from experience. Experience comes from making bad decisions".

Hopefully I am making more good decisions than bad ones. But I am not afraid of making mistakes anymore.

Don't Wait Until The Last Minute

JUNE 8, 2018

When I was in college, there was a fellow who lived next door to me who had exceptional study habits. He would study rigorously, and he made it look easy. He organized his time, and he studied (almost) every night. He began studying for exams weeks in advance. He blocked his time into manageable periods, and used each period for a different task.

The night before a big exam, he had a “cutoff time”. He would stop studying by 7pm or so, go out for some pizza and a beer, and then get a full night of sleep. He was taking a difficult engineering curriculum, and his grade point average was a 4.0. I sometimes asked him about his “pizza and a beer” routine. He explained that he would study in advance for an exam, and an extra hour or two of studying the night before would not make a difference.

By contrast, I would start studying around the same time that he was going out for his pizza and a beer. My grade point average was less than his 4.0. A lot less.

I met with a counselor at that college, and she explained to me that I ought to be studying for two hours for every hour of class that I had. In other words, if I was taking 16 credits (16 hours of class a week), I ought to be studying for 32 hours a week. I was shocked at the suggestion.

I later had the opportunity to pursue a second degree and a third degree, and when I did, I applied the “two hours of studying per hour of class” rule to my curriculum. I planned my studying times a week in advance on my calendar. My grade point average rose to a 4.0. Not a surprise.

I have shared this experience with my daughters, and anyone else who will listen. Now I’m sharing it with you. I don’t wait until the last minute.

✦

This approach to studying works well in other areas of my life. One area is saving for retirement. I cannot expect to save for retirement if I “wait until the night before the exam”. I have to plan ahead, and put money away every week, if I want to have

retirement savings.

✦

I spoke to someone recently about the idea of “waiting until the last minute”. This fellow has a problem with being late. He is late for work, he is late for family functions, he is late for a lot of things. He is so late for so many things that it is starting to cost him.

His approach to attending things is that he looks at the deadline, and works backwards in order to determine how much time it will take to get to the place he has to go to. He doesn’t leave any extra time for traffic, unexpected delays, etc. He does not plan in advance.

✦

I recently read a book called “Habit Stacking: 127 Small Changes to Improve Your Health, Wealth and Happiness”, by S.J. Scott. The author shares his strategies for incorporating healthy habits into his life.

One of the things he discusses at length is the concept of “keystone habits”. Keystone habits are those habits that are so good for us that they have “ripple effects” into other areas of our lives. Rigorous exercise is a keystone habit. People who have an exercise program tend to eat better, sleep better, and lose weight-all as a result of exercising. As a result of starting an exercise program, they improve multiple areas of their lives.

The author also discusses the strategy of “supporting habits”. He notes that if you want to implement a keystone habit (like exercise) into your life, you should support that effort with other habits. He suggests packing a bag the day before you exercise (with exercise clothes, water bottle, and other appropriate supplies) so that when it is time to go exercise, the bag is already packed. Packing an exercise bag in advance eliminates the excuse of “I didn’t pack my bag, and I don’t have enough time to do so”.

✦

I read another book a few years ago called “The Checklist Manifesto” by Atul Gawande. The author wrote about how important checklists are for important things in life. He shared examples of surgeons who use checklists in the operating room, and airline pilots who use checklists in the cockpit.

I started using checklists in my life several years ago. When I walk into work on Monday morning, I have a checklist of things I must do between 7-9 a.m. I block my calendar, and I complete those tasks.

I also have a “packing list” checklist. Several years ago, I wrote down everything that I need for a trip (business or personal). When it is time for me to pack, I print a copy of the list, and I pack everything that I need. I never forget anything, and because of the checklist, I don’t have to remember anything, either.

And I don’t wait until the last minute to use that checklist.

Hal

The Days Between

JULY 7, 2018

The Grateful Dead wrote a song in 1993 called The Days Between. The song was written about a relationship that Jerry Garcia had with a woman when they were in their teens. They lost touch for 30 years or so, and then they rekindled their relationship in the early 1990s.

The song is about the time that passed in between their first relationship and their second. The tone of the song, and the lyrics, are wistful. There is an air of “if only” about the song.

✦

Fans of the Grateful Dead have taken the song and attached another meaning to it. Jerry Garcia was born on August 1st1942, and he died on August 9th, 1995. Some Deadheads note the time between August 1stand August 9th as “The Days Between”. If you listen to The Grateful Dead Channel the first week of August, they have special programming called….well, you know what they call it.

✦

My mother was born on September 26, 1935, and she died on October 2, 2008. I have my own version of The Days Between. I observe the time between September 26th-October 2nd as The Days Between.

✦

I had the opportunity to take my younger daughter for a college visit yesterday to my alma mater. (Well, one of my alma maters. I attended and graduated from multiple universities). I graduated from the University of Pennsylvania in 1983.

It was a bittersweet tour for me. It was sweet because my daughter is a great woman, and she has wonderful things ahead of her. She is going to pick a college or university, and that college or university will be lucky to have her. I think the world of her, and they will too.

But the tour was kind of sad, too. There is an expression "youth is wasted on the young". That was true for me. When I went to Penn, I wasn't ready to be there, and I wasted an Ivy League education. I hate to say "I wasted an Ivy League education", but I did. I was 17 according to the calendar, but I was 12 in my maturity level. Penn had beer and women and all kinds of other temptations that seemed much more important than Chemistry 101 or Biology 202. I became distracted by those temptations as soon as I set foot on campus.

I managed to survive those temptations. I received a second career chance in the form of pharmacy school, and we have done ok since then. I survived wasting an Ivy League education. But I still regret the experience. One of my friends asked me "can you forgive yourself?" I guess I should. It seems everyone else forgave me for it a long time ago.

I'll finish this post with some appropriate lyrics:

"There were days

And there were days

When all we ever wanted

Was to learn and love and grow

Once we grew into our shoes

We told them where to go.....

There were days

And there were days between....."

2019

12 essays

Father Less

AUGUST 12, 2019

It has been a while since I have published on this blog. There are a few reasons for that:

1) I have been writing for another blog site
2) I am finishing my second book (working title “Letter Openers: More Essays About Life and Love”)
3) My home life has been pretty busy
I would like to share a few thoughts about the third topic.

✦

Theresa and I became parents in 1995. We became parents again in 2001. Since 1995, we have all lived together in Chester County, PA.
About six weeks ago, our oldest daughter moved to New Hampshire for work (she is working on a presidential campaign). This Thursday, Theresa and I are helping our youngest daughter move to St. Louis for school.
That means that for the first time since 1995, we will not be living with our children.

✦

Our daughters are doing great things. One is working at her dream job, and is doing important work. The other is going to a wonderful school. They are doing exactly the kinds of things that any parent wants their children to be doing. I am really happy for them.

But I am really going to miss them. This is a bittersweet transition for me. Our daughters are terrific people. I am blessed to consider them friends, as well as relatives. I value the time we have together, and I love their outlooks on life. Being their father has been one of the greatest rewards of my life.

✦

When I first started working in my career field, I met a fellow from Sweden who used to say “there is no substitute for contacts of a personal nature”. What he meant was that there is nothing like face to face contact.
He was right. I get so much more out of face to face contact than I do by speaking with someone on the telephone, or chatting by text.

✦

I have been a father since 1995. It has been a privilege to be a father, and to participate in the lives of my girls.
The fact that they are moving does not mean that I am any less of a father.

But it might mean that I get to be a father less.

Dr. Joe

SEPTEMBER 22, 2019

I knew a man named Joe. A very kind, mild-mannered gentleman who lived in my community. We had a lot in common. As I write this (September 2019), we were both 57 years old, married, each of us had two daughters. We both worked for pharmaceutical companies.

I should mention that Joe was brilliant. He had a Ph.D. in biochemical engineering. He had 100 patents and presentations in glycoprotein synthesis. He was a world expert in what he did.

Joe led a very public life. He was on the boards of multiple organizations. He helped people from his country of origin establish themselves in the United States. He was charitable. He gave his time in order to better the lives of others.

✦

Joe was also struggled in this life. He lived publicly, but a few weeks ago, he died privately.

For reasons that I cannot explain, I Googled his name this week. I hadn't seen him in a while, and I was wondering how he was. The first thing that popped up in the search results was his obituary.

I don't know how he died. I don't know why he died. I do know that he died on August 13th (five weeks ago), and there was no funeral service that I know of. The funeral home notice said "no services are scheduled at this time".

He died five weeks ago, and I didn't know it. None of my friends did, either. We spent this weekend trying to make sense of this. We haven't done so yet.

✦

I spent the weekend thinking about how Joe lived, and how he died. I still do not understand how a world-renowned scientist can die, and not have a service, and not have his friends know for 5 weeks that he died.

It makes me wonder if it is possible for me to die, and not have anyone know it for five weeks. I spoke to my wife about this, and we realized that neither of us have the phone numbers for each others' bosses. If I died, Theresa would have to Google the main number for my company and let them know that I died. I would have to do the same for her.

We each have numbers for friends and relatives on our own phones. But I would not be able to access Theresa's phone, and call the people in her Contact list. I would call her immediate family, and then hope for the best. She would do the same for me. (As a postscript, we now know each others' telephone passwords, so we can access each others' Contact list).

✦

Joe's death has really saddened me. I look at his death, and I connect the dots to my own death. I realize that I am an introvert, and it scares me that I could pass away alone, and no one would know. I don't think that is realistic, but I don't think Joe would have thought that was possible, either.

I hope he finds peace in the hereafter. I hope his family finds peace in the here and now.

Hal

Right or Wrong

OCTOBER 4, 2019

I was having a discussion about a Certain Politician recently, and we asked ourselves, "where does his support come from?" The answer we arrived at was that his supporters supported him, "right or wrong".

Have you ever heard someone say "I support my church/synagogue, right or wrong"?

Have you ever heard someone say "I support my country, right or wrong"?

Have you ever heard some say "I support my _____, right or wrong"?

✦

When did it become ok to disregard wrong behavior, and support institutions regardless of their conduct? When did it become ok to support criminal behavior?

Why have we turned over decision making responsibility to government and religious institutions? Why can't we decide for ourselves whether something is right or wrong?

✦

We now act like we are on teams. Our support of our "team" (political party, religion, flag) has become more important than asking questions like "what is right and wrong? What behavior is the greatest good here?"

When people blindly support institutions without considering right versus wrong, institutions fail. Our government is failing, our religious institutions are failing.

And that is because we are failing as members of those institutions.

✦

I am not willing to support any institution, organization or religion "right or wrong". Governments, religions and organizations have a moral duty to aim for the highest possible good. If they don't do that, they lose me.

Back to Reality

OCTOBER 14, 2019

Back in the day when I attended a lot of concerts, there was a concert t-shirt that I liked. There was a graphic on the front with two Dancing Bears with their backs facing the viewer. The bears were looking at a concert arena in the distance. There were fireworks in the air, and confetti all around. The bears were holding each other. At the bottom of the shirt, there was text that said "Back to Reality".

This weekend my wife and I drive to New Hampshire for a reunion with our daughters. One daughter works in New Hampshire, and the other one flew in from St. Louis. We had not been together in about 8 weeks. We have never been apart for that long before. There is a lyric in Jackson Browne's song "The Load Out" that goes "the only time that seems too short is the time that we get to play". I agree. This weekend flew by. -----

My younger daughter has been going to a dinner on Friday nights the last few weeks on her campus. I was surprised that she was doing this on Friday nights, so I asked why. She explained that the food was very good. Then she added that it is the only meal that

she eats during the week where everyone puts their telephone away, and talks to each other. I put my phone away this weekend, and we talked to each other.

Art for Art's Sake

OCTOBER 14, 2019

I am releasing my second book this week. The title is “Letter Openers: More Essays about Life and Love”. (My first book, released in 2017, was “Can Openers: Essays About Life and Love”). I should share a few thoughts with you about what it is like to release a book. The first thing I should note is that I donated all of the proceeds from the first book to charity. I’ll donate the proceeds through the end of 2019 to Broad Street Ministry, and organization that serves the homeless and at-risk population of Philadelphia. They treat the people that they serve with dignity and respect. I gather that there aren’t too many people who donate the proceeds from their art to charity. I am not aware of any artists that do so. One of the reasons that I do it is that I hope that some good comes from the money that I donate. The other reason is a little bit more complicated. That reason is that I don’t care whether I make money from writing. At least not today. In fact, I think that making a lot of money would spoil this for me.

I love to write. I love to write when I want to write. I become inspired about something, and then I start writing, and I write as long as I want to write, and then I publish it. I don’t write because I am making money doing it, or because someone else is telling me to do it. I do it because this is a passion. I love to do it. I love to do it when I want, how I want, and why I want. I don’t answer to anyone else about it. It is mine, and mine alone. ----- A friend of a friend wrote a sports book a few years ago. For his anonymity, I won’t disclose the author. His book won multiple awards. The author took a year off from his newspaper job, and did his best to support the sales of the book. He spent a full year doing this, and the book company he was working with advertised and promoted it. With all of that, the book sold less than 20,000 copies. The author made less than $40,000 for more than a years work. -----

Most books don’t sell very well. If you don’t believe me, I will ask you to tell me how many full-time authors you know. How many authors do you know who make a living writing and selling books? That’s what I thought. For every JK Rowling or Stephen King, there are tens of thousands of authors who write, but don’t sell enough to make a living. I know only one artist who works full-time at his craft. He barely ekes out a living doing what he does. -----

Not too long ago, I saw a cartoon. A man was preparing to do some volunteer work. He was about to step out into a pouring rain storm. The caption under the cartoon was "you couldn't pay me enough to do this.....but I am glad to do it for free!" That is how I feel about writing. I am glad to do it for free. Maybe someday I will change my mind about this, but for today, I love to write when, how and why I choose. I hope you enjoy my writing as much as I do.

With love, Hal

Choice Anxiety

OCTOBER 15, 2019

Consumer researchers have done studies in supermarkets, and learned that the more choices are available for certain products, the fewer purchases consumers make. That seems counterintuitive. I would expect that more choices would equal more purchases, but it actually works the opposite way. As consumers, we say that we want more choices, but when it is time to spend our money, we don't behave that way. -----

This phenomenon is called "Choice Anxiety". It happens in the supermarket, and it also happens in investing. Studies show that 401k investors who have only a few choices participate more than investors who have dozens of investment choices. Why does this happen? When we are faced with dozens of choices, we have to make decisions. Making decisions takes a lot of energy, and some of us don't have the psychic energy to make those choices. It is easier to do nothing than to decide. I notice this when I go to a restaurant. If a restaurant has a menu with 100 choices, I take longer to decide than if the menu has 10 choices. I also stress out more if I have to decide from 100 choices. In fact, if I return to that restaurant, I will probably order the same meal again, as long as I liked it the first time. -----

The late Steve Jobs (Apple) and Mark Zuckerberg (FaceBook) are/were known to wear the same outfit every day. The reason for this is that they wanted to reduce the number of decisions that they had to make every day, and reserve their decisions for the really important matters that they faced every day. I wear a buttondown shirt and chinos every day to work. I thought I was clueless with fashion. Maybe I am cutting edge!

What the Devil Wears

OCTOBER 26, 2019

Theresa and I watched “The Devil Wears Prada” last night. It is a movie starring Meryl Streep and Anne Hathaway, about a young woman who works for the editor-in-chief of a fashion magazine. Meryl Streep plays the editor-in-chief, and portrays a “win at all costs” mentality in the work force.

The character played by Meryl Streep (Miranda) was a control freak. She had to control the workplace, and she also had to control the lives of everyone around her. She controlled how everyone dressed, how they ate, and how they used their free time. And everyone at the company participated in this, because they wanted to move ahead in their careers.

They made a “deal with the devil”. The movie (and the book) is really about our relationship with work, and the importance of work in our lives.

In the summer of 1995, several things happened in a few weeks time. Our oldest daughter was born in July. I assumed a management position at the company where I was working. And I started a doctoral program at the local school of pharmacy. I recall one of my colleagues telling me that my job had to be “the most important thing in my life”. One of the professors in the doctoral program said the same thing about the doctoral program. And Theresa was acting like having a daughter was pretty important, too. I remember thinking that I could only have one “most important thing in the world”, and that several people were competing for my attention.

Several years ago, I remember hearing a girl talk about her father. She said “I never see him. He is always at work. I don’t really know him”. I know that that is not what I want my daughters to say about me.

My friend Michael tells a story about an advertising agency that he worked with. At that agency, employees were told “if you don’t come into work on Saturday, don’t bother coming in on Sunday”.

And not too long ago, I read a story about a company where the first employee to leave work each day is “rewarded” with having a stuffed animal placed in his/her work area. The stuffed animal is not a gift. It is a penalty. It shows the rest of the work force who left first. At this company, everyone competes to avoid having the stuffed animal in their work area.

I don't always get this balance between work and home life correct. I have a couple of experiences that remind me of that. Early in my career (again, in 1995), I had a report that I had to submit for my company. It was a big report. It was 2200 pages long (I'm not kidding). I had 8 weeks to compile all of the report, review it, and submit it. I remember spending all of Labor Day weekend working on that report, until midnight every night. I read that report twice, from cover to cover, making sure it was error-free. I was working 16-18 hours a day to complete that report. After the report was submitted, I went home one night in time to feed our daughter (who was only about three months old). Theresa handed our daughter to me, and our daughter started crying. She did not recognize me. Our daughter is now 24 years old, and doesn't remember that incident. It doesn't seem to have affected her very much. But I won't ever forget it.

Back in the 1980s, I was working as a dispensing pharmacist. I had an opportunity to work a "7 on, 7 off" shift. This shift involved working seven nights in a row, and then I would have 7 days off in a row. The seven nights were Friday and Saturday 7pm-7am, and Monday-Friday was 9pm-7am. I was supposed to work 75 hours, overnight, every other week. In exchange for doing this shift, I would receive a 33% raise. I took that shift. I needed the money at the time (I had a large amount of school loans, and I wanted to pay them back). In retrospect, I wish I had not taken that shift. For the 18 months that I had that shift, I had constant jet lag. My sleep patterns were always off. And I was very lonely. Half of the time I was working a really difficult work schedule, and for the "off week", everyone else was working their day jobs. In order to fill the time during my "off week", I wound up taking a part-time job.

I saw a sign someplace that said "What I do with my day today is really important, because I am giving up a day of my life to do it". I feel that way about work. My days are limited (your days are limited, too, by the way). I may only have 10,000 days left. An actuary would probably bet the "under" on that 10,000 day bet. So if I only have 10,000 days left, am I making the most of them? Am I trading a day of my life for something with meaning and purpose?

I am fortunate enough to be able to say that I do work on something that is meaningful. I work with good people, and we do important work. But I also know that my colleagues are not going to be the ones who will hold my hand in the last days of my life.

Hungry Children

NOVEMBER 5, 2019

I was travelling to visit my daughter at college this past weekend, and an article appeared in my news feed: “Colleges Should Not Have to Have Food Pantries” (The Nation). The article was about the growing problem of hunger and homelessness among college students. The article cited a recent survey (College and University Basic Needs Insecurity: A National #RealCollege Survey Report”). The survey noted that 42% of 4-year college students had experienced food insecurity in the previous 30 days. Twenty-eight percent of college students answered yes to the statement “I was hungry, but did not eat, because there was not enough money for food” at least one entire day during the prior month. Five percent of the 4-year college students answered “yes” to the statement “I did not eat for a whole day because there was not enough money for food, at least three times in the previous month”. One quarter of our college students are not eating at least once a month because they can’t. And some of those aren’t eating any food at all, three times a month. -----

This is not some far away problem happening in remote villages in other countries. This is a problem that is happening today, in my country, in my zip code, in my school district. I live in one of the most prosperous places in the United States. A local real estate developer recently built a tract of $2 million and $3 million dollar homes, and they sold out immediately. Our school district produced more National Merit Finalists this year than any other school district in our state (and twice as many as the second highest school district). And yet, according to our township tax rolls, 5% of the people in our township live below the poverty line. In 2019, the poverty line means that a family of four had less than $24,250 in income. -----

A few years ago, my friend Bill and I were working with a local non-profit organization, and were delivering a Thanksgiving meal to a local family. We went inside and loaded food into a refrigerator, and a little boy cried to his mother “milk Mommy! They brought milk! We never have milk!”. This same organization pays some of the overdue school lunch debt for parents who are unable to do so in our district. Social workers tell us that for some of the students, the school meals that they receive are the only meals that they receive, unless social workers and nonprofits intervene.

My wife participates in an annual backpack drive for our high school. Parents donate school supplies and backpacks so that every student starts the school year with a minimum set of school supplies. This August, that same nonprofit prepared more than

200 backpacks full of school supplies for students who were identified as needing that support. Sometimes teachers stuff those same backpacks with food, so that their students have something to eat over the weekend.

A few years ago, my friend Bruce shared a story with me about a child in his school district who was discovered to have fleas. Social workers and nurses were called in to help, and they learned that the child, and his family, were living in the woods near his school. -----

Why do we have hunger in America? Why do children wake up hungry and go to bed hungry in America? The United States of America (according to Investopedia) is the third largest producer of food in the world, and the largest exporter of food in the world. So it isn't a matter of supply. If it isn't a matter of supply, why do children go hungry in America? -----

What does this type of hunger cost us? What does it cost you, and what does it cost me, to have children going hungry in our country? Do we think that those children can be as productive as others if they haven't eaten? Do we think that they can concentrate on their studies? Can they participate in any other activities? Do we think that they can plan for their future, or even think about it, if they haven't eaten yet today? What does this hunger do to them? What does it do to us? What does it do to us as a country? As a people? What does it mean when we live with this gnawing hunger? -----

I just started the book "Just Mercy", by Bryan Stephenson (soon to be released as a motion picture). Early in the book, he states "the opposite of poverty isn't wealth. The opposite of poverty is justice". If that is the case, we are surrounded by the injustice of childhood hunger.

You Get What You Pay For

NOVEMBER 26, 2019

I had a conversation with a friend yesterday about how we create financial profit. Our conversation turned toward the idea of industries that profit from misfortune, or even create misfortune in order to make money.

Healthcare: this is the largest expenditure in the 2019 U.S. budget. Total planned 2019 healthcare spending by the U.S. government is 3.65 trillion dollars (which includes the cost of Medicare and Medicaid). I am not opposed to healthcare providers making money from healthcare (I am a healthcare provider, and I make a good living at what I

do). But I am uncomfortable with creating profit incentives out of some things, like opioid prescribing. Opioids became very profitable to prescribe over the past decade, so a lot of opioids were prescribed profitably, and now we have an opioid epidemic. It is not a coincidence that the largest U.S. lobbying industry is Pharmaceuticals and Healthcare Products (Statista.com), which spent almost twice as much as any other industry on lobbying in 2018.

Defense spending: the 2019 U.S. budget for defense spending is 639 billion dollars. We have created a very profitable industry that creates weapons of war. I have an uncomfortable question for you: how many years has the U.S. been at war? I don't just mean official declared wars. I mean all acts of war. Do a search on that. Stop reading this, and search "how long has the U.S. been at war". When you live in a place that creates a profit motive for creating weapons of war, you will buy and sell a lot of weapons of war. Worse than that, someone will want to use them.

Education: the 2019 U.S. expenditure (this is not the U.S. government, this is you and me) on higher education is expected to be 584 billion dollars. I am not opposed to education (I have three degrees)-but I am opposed to how profitable the education system is, and who pays for it. The cost of higher education is increasing at eight times the rate of inflation. There is no competitive pressure to decrease tuition costs, because students continue to borrow money to go to school. All of this borrowed money is pumped into a system that looks for ways to spend it. I just spent a year visiting campuses across the United States with my daughter, who was looking at colleges and universities to attend. Every school now looks like a campus of palaces. Dining halls are as nice as restaurants, and dorms are as nice as many hotels. We pay for this. The second largest type of debt in the United States is school loans (after mortgage debt). There is more school loan debt than credit card debt or car loans. The scary thing about school loan debt is that it doesn't go away if you declare bankruptcy. Your school loan debt is yours to pay forever.

Prisons and incarceration: In the 1980s, there was a movement to create for-profit prisons. Those prisons charge the government a certain amount of money per prisoner. The more prisoners a prison has, the more money it can charge the government. The most profitable thing a prison can do is to have (and create) more prisoners. Do a search on "number of prisoners in the U.S.". Today there are 2.3 million Americans behind bars in jails and prisons. According to the Equal Justice Initiative, another 6 million Americans are on parole or probation, and another 60 million Americans have a criminal record. Prisoners are profitable for prisons and the prison industry. The more

prisoners we create, the more money that industry makes. “Law and order” is not about law and order. It is about creating more profit for an industry that only makes money if we make more prisoners for them. The Equal Justice Initiative estimates 2019 spending on incarceration in the U.S. to be 182 billion dollars. I am not suggesting that violent criminals should be walking free. But I am suggesting that there are some non-violent offenders who are being punished way out of proportion for their misdeeds. Your assigned reading on this topic is the Bryan Stevenson book “Just Mercy” (to be released as a motion picture in December 2019).

Guns: The people of the United States spend 28 billion dollars a year for individual gun purchases and ammunition. There are now more guns than people in the U.S. Read that again. I regularly travel to countries that have no guns. None. Even the police don’t carry guns in some of the places I visit. This is an industry that figured out that one way to become more profitable from the misery of others is to avoid lawsuits. So the gun lobby used gun profits to lobby lawmakers, and now there are laws that prevent liability lawsuits against gun manufacturers. No other industry is provided this protection. Not the tobacco industry, not automotives, not healthcare. Why guns? Recently a lawsuit by Sandy Hook families against one gun manufacturer made its way to the Supreme Court, and the Supreme Court ruled that the lawsuit can proceed. My personal hope is that the industry will soon face the same litigation pressures as those faced by other industries.

Bring a Snow Shovel

NOVEMBER 26, 2019

A month ago, I agreed to call a contractor and ask him if he was available to do some work in our house. I made the call. That week, I asked someone at work to do something. Also during that week, I called three landscapers to see if any of them would like to do some landscaping work on our property. (Two of them never responded, one responded and said he would get back to me, but hasn’t). All three situations resulted in no action at all. I made a request, I assumed that something would happen, and then nothing happened.

The reason I know that all three requests resulted in no action is that I keep a spreadsheet of all of my requests. I used to be surprised when I asked someone to do something and then I received no response. I expect it now. (By the way-I was looking

for a company to snow plow my driveway during the wintertime. I found three local landscaping companies online that advertise that they do snow plowing in my area, and provide estimates. I called all three companies, and I still do not have an estimate).

There is something about this that shocks me. If you owned a small business, and I called you and asked you about doing several hundred, (or several thousand) dollars worth of work, would you reply? I know that I would. If my livelihood depended on being responsive, I would be very responsive. But that isn't what I experience, and I don't know why. What I do know is that I expect to not receive a response when I contact someone. I expect it so much that I have a spreadsheet that tracks this, so that I don't forget it, and I can follow up on my contact multiple times. Maybe I should start a landscaping business.....

Hal

Please Remind Me

NOVEMBER 26, 2019

I have a chore that I am supposed to do once a month in the utility room of my house. It takes about one minute to do this chore. I need to look at something. That is all the chore involves. But I only do this chore about four times a year, because I forget to do it. The only time I think about doing this chore is when I am in this utility room, which isn't very often.

I need to have my car inspected once a year. I have no idea when that it. There is a sticker on my car that tells me when it is due, and once in a while I look at the sticker. Theresa remembers when all of the cars are due for inspection, and she reminds me.

I have several chores like this. They are mundane things that I only remember when I am in the situation or place specific to that chore. I call this Situational Memory. There is probably a better name for it, but that is my name for now. I leave Post It Notes all over my house, car and work, so that I can write down stuff like this whenever I remember it. Luckily I remember to replenish my Post It Note supply from time to time.
Hal

The Shell Game

DECEMBER 5, 2019

I watched a scene in a movie this week where one of the main characters steals meat from a meat truck, and then sells it to a third party. I was reminded of the word “grift”, which means to “obtain money or property illicitly” (thank you Merriam Webster!)

When I was little, I remember seeing a truck rolling through the neighborhood with consumer goods for sale, “cheap”. The person with the truck was selling stereo equipment, electronics, and household goods. I didn’t think about it at the time, but I wonder if those items were stolen. I also remember walking on the Boardwalk in Atlantic City, and watching a game called Three Card Monte. If you haven’t seen this game, it is a version of the old Shell Game, except using three cards instead of three shells. The person running the game has one ace, and two number cards. The challenge is to keep your eye on the ace. It seems simple enough, but it isn’t a game of skill. It is a con game. The person running the game works with other people (in the “audience”) to generate excitement, and create an illusion that winning is possible. My advice to you is that if you ever see a game of Three Card Monte, don’t play. -----

Scams and con games have evolved over the years. Several years ago, I started receiving emails from people pretending to be royalty (or lottery winners), telling me that they needed my help, and that they would handsomely reward me if I helped them. All that I needed to do was to send them a small amount of money to demonstrate my trustworthiness (or to help facilitate a transaction), and a fortune would be mine. I remember thinking “if it sounds too good to be true, it probably is”. But a surprising number of people have been swindled by this type of scam. I am sure that you have received phishing emails. Those are emails that tempt you to click on a link. The emails are designed to look legitimate, as if they are coming from your bank or your credit card company. There is usually some sense of urgency built into the message (e.g. “your account has been suspended, please click here to resolve the issue”).

Recently a new type of scam has become popular that involves gift cards. Gift cards (like Amazon cards, or Visa or Mastercard gift cards) are not traceable. If someone obtains the number under the “scratch-off” area, they can spend the value of that gift card. Thieves are figuring out ways to obtain those numbers from their victims. For example, some thieves prey on elderly and vulnerable people, making them think that there is an emergency or a hostage situation, and that the way to solve the situation is with to provide the scammer with the gift card numbers.

The most sophisticated grift I have heard of involves the fraudulent use of electronic funds transfers. There was an article in the news recently about a former NBA executive who convinced some of his business partners to wire their money directly to a shell company, instead of the team, for contracted services. He was the shell company, and he convinced companies to send him $13 million. This form of electronic fraud is not isolated. I recently attended a corporate training program on this particular type of fraud. What is so dangerous about this one is that staggering amounts of money can be stolen, and there is no getting that money back. Once money is electronically transferred out of a company, it is gone, and it will probably be transferred several times through different accounts to make recovery impossible.

Hal

2020

24 essays

Ken Buddy

JANUARY 23, 2020

I live in the Philadelphia area, and have had two jobs in Princeton, NJ. Princeton is about 60 miles from where I live. I worked in Princeton from 2005-2008, and then again from 2011 to end of 2019.

When I first started commuting to Princeton, I noticed a memorial on the side of the road. It was a big handmade cross (maybe 3 or 4 feet tall), and in the middle of the cross were the words “Ken Buddy”.

I didn’t think much of that roadside memorial when I left my job in 2008, but I noticed it again when I started another role in Princeton in 2011. Ken Buddy was still there. I saw that memorial every day, and I thought a lot about Ken. Who was he? How did he die?

One time about 5 years ago, the cross was knocked over, probably by a roadside mowing crew. About a week later, someone took the cross and put it back in its original position.

But about a year ago, it was knocked over, and no one put it up again. It started to deteriorate, and it disappeared about six months ago.

On my last day driving to Princeton last month, I made sure to say goodbye to Ken Buddy.

✦

I recently had the opportunity to help my daughter move to Iowa from Pennsylvania. Over the course of the two day drive, we drove from Pennsylvania through Ohio, Indiana, Illinois, and finally Iowa. We stopped at a lot of rest areas, and saw a lot of middle America.

In Iowa, we saw a series of posters in rest areas on “how to spot human trafficking”. Wow. That is not something I think about much in my day to day life. My daughter and I both saw the posters, and then spoke at length about it when we returned to the car.

If you read this blog, or my books, you know that I drive a lot. I estimate that I drove about 250,000 miles for my last job, from 2011-2019. That is a lot of time looking through a windshield. It is a lot of gas fillups, a lot of oil changes, a lot of time looking at brake lights. Once in a while I see something (like Ken Buddy) that reminds me how lucky I am to be on this side of the grass, even if I am in my car.

Hal

Fear Not

JANUARY 23, 2020

In the movie “A Charlie Brown Christmas”, Charlie Brown notices a lot of commercialism and bad behavior. After struggling with this for a while, during the practice for a school Christmas pageant, he yells out “isn’t there anyone who knows what Christmas is all about?!”

Linus steps up to a microphone at the practice, and begins quoting a passage from the Bible (Luke 2: 8-14), which includes the following text: “and the Angel said unto them, Fear Not, for behold, I bring you tidings of great joy, which shall be to all people”. The tidings (or news) that the angel was bringing was news of the birth of Jesus.

I watched that movie dozens of times in my childhood. I watched Linus quote that section from the book of Luke dozens of times, too. But I never noticed one detail about Linus, until a friend pointed it out to me.

When Linus says “Fear Not”, he drops his security blanket. That is the only time Linus ever dropped his blanket.

✦

My friend pointed out Linus’ act of dropping his blanket at an important time for me. I left my job about 2 weeks ago, and decided to start my own consulting/contracting business. Originally I planned to wait for another 4 or 5 years to do this, but I decided to move more quickly a few weeks ago, and will try to make this a reality right now.

As I type this, I am hoping to sign my first client today. That would be an important milestone. I have been telling people “I just need one client-my first one….”

It is time for me to drop the blanket.

Hal

Y 2020 K

MARCH 12, 2020

I am going to record some personal observations here, for myself, and for you. I believe that 5 or 10 or 20 years from now, this will be of interest to us. It is March 12, 2020, and the world is experiencing a pandemic from a virus called COVID-19, or Coronavirus. It was first identified in the Wuhan region of China late last year. As of this morning, there are approximately 130,000 cases worldwide, with 4,800 fatalities.

What is happening with regard to this virus is unprecedented. Nothing we have experienced before is like what we are experiencing now. I have experienced 9/11, the Mortgage Meltdown, Hurricanes Katrina and Sandy, and Y2K.

This event is different. This event is different, partly because of how we are acting, and reacting. There have been effects from this virus not only on the health of people, but also on healthcare systems, transportation systems, the global economy, and our educational and political systems.

Before I go any further, I am not giving anyone any advice here. I am not qualified to give advice. I am an author, and I write. I write in order to make sense of the world, and right now, some parts of the world don't make any sense to me. So I am recording what I see, and what I feel. Much of what I write here will probably not age well. That is part of why I am writing it-to show myself that in the "fog of war", things that appear to be true may not be.

The Medical Impact:

I am not an infectious disease expert. I am a healthcare professional, but I am going to take that hat off for the next hour, and write this essay as a person.

I have read several medical journals that have classified the infectiousness (R0) and the lethality (R1) of this virus. On average, it appears that each person with this virus will infect about 2.8 others. That is more contagious than the flu. That is important, because viruses have to be spread in order to survive. What is even more concerning is the lethality of this virus. It appears to be more fatal (possibly much more) than the seasonal flu.

If you are over 60, (and especially if you are over 80), this is a bad virus to have. The fatality rate in those age groups is very high. What is most concerning is that there are no treatments for this. If you become infected, the only treatment is supportive (treat

the symptoms). The outcomes are worse for those with severe respiratory symptoms, or those with are already immunocompromised.

With all that said, there have been multiple seasons where flu epidemics have killed more than 100,000 people (most recently the Swine Flu of 2009, estimated to have killed 500,000+ people). So I am not sure whether this is like a bad flu season, or whether this is much much worse.

The Society Impact:

It feels weird to write about this. In the past 24 hours, the NBA has cancelled all of its remaining season, and announced that a player has tested positive (two as I review this essay). The NCAA announced that it will play its March Madness basketball tournaments in empty arenas, to prevent the spread of the virus. Tom Hanks and his wife have tested positive. The wife of the Canadian Prime Minister has tested positive, and the Prime Minister is quarantined.

Coachella (a concert) and SXSW (a cultural and arts festival in Austin) have been cancelled. New Rochelle NY, and all of Italy, are under full quarantines. Cruise ship companies are suspending cruises. Airlines are cancelling flights. The stock market has fallen 20%, and as I write this, the S&P 500 is set to fall 7% at the open, and then circuit breakers will kick in to prevent further losses.

There is a type of product we use in 2020 called hand sanitizer. It is a gel that contains alcohol, it acts as a topical disinfectant. You cannot find a bottle of hand sanitizer anywhere, or a bottle of rubbing alcohol. Toilet paper is hard to find (I don't know why, because this is a respiratory disease). Panic buying is happening.

It may be a coincidence, but OPEC, Russia and the U.S. are in an oil price dispute. Because travel is way down, oil consumption (and oil profits) are way down. OPEC and Russia both want to continue to produce lots of oil, and as a result, oil prices have fallen 30% this week.

Family Impact:

My younger daughter is in her first year at a midwestern university. She came home for Spring Break on Friday. Yesterday her university extended Spring Break by 1 week, and then the school is going to online classes for the remainder of the semester. Most colleges and universities are doing the same thing.

The company I work for closed its offices on Tuesday. I am now working from home for the foreseeable future.

My older daughter is working on a Presidential campaign. Most live campaign events have now been suspended, because of fear of person-to-person transmission.

My father is in his 80s, my in-laws and uncles and aunts are all in their 80s and 90s. They are most at risk. I worry about them. The best thing I can do for them (probably) is to maintain some distance from them, so that I don't get them sick.

I took a four hour pause on this essay, and in that four hour period of time, the NHL suspended its season, Major League Baseball suspended spring training, Broadway has gone dark, and there are new states of emergency in New York and New Jersey.

The county where my father lives has suspended all non-essential activities (entertainment, restaurants, retail, gyms). All schools are closed in that county for 2 weeks.

Nassim Taleb wrote a book entitled "The Black Swan", that describes rare events. A black swan is an animal that exists only rarely in the wild. Black Swan events are events that occur rarely, are unpredictable, and are difficult to prepare for.

This is a Black Swan event, like 9/11 and Hurricane Katrina. You can suggest that we could have been better prepared for all of these events (I wouldn't argue), but we are here today, unprepared for this event.

The most important challenge of this virus is that our healthcare system isn't ready to handle it. We do not have enough tests to test everyone who needs to be tested, we don't have laboratories prepared to process that many tests, and we don't have hospitals equipped to treat severely ill patients in quarantines. Ventilators are (or will be) in short supply. I just read an article about the shortage of intensive care capability in Italy. Physicians in Italy now have to make decisions about who will receive treatment, and who will not (and then die).

As I write this, I am sitting in my living room, looking out the front window. Cars are driving by, joggers are jogging, school buses drop children off. Everything looks normal. But the world is not normal today, and I don't know when normal is coming back.

I want to finish this with a moment of compassion. I recently read a story about how half of all Americans cannot afford an emergency $400 bill. If that is true, that means that half of all Americans cannot afford any of the societal effects that this virus is causing. (I must remember our friends in Italy, China, and other locations as well). This will have a terrible impact on poor people.

We have children in our local school system who depend on schools to provide them breakfast and lunch. What happens to those children if they are sent home? What happens to my daughters classmates at college, who cannot afford to get home? What happens to people who cannot afford health insurance, and now need it desperately.

I am going to finish this now, and pray for all of us. Each and every one.

Hal

COVID-19: A Perfect Storm

MARCH 24, 2020

I have never written an essay like this. I have never experienced a time like this.

The U.S. Surgeon General just stated that “It is going to get really bad this week”. He was referring to the COVID-19 virus, also known as the coronavirus.

Spare me 5 minutes of your time, while I share some facts with you.

40% of all Americans cannot afford an emergency $400 bill, according to a Federal Reserve report issued in May 2019.

According to the Kaiser Family Foundation, there were 27.9 million uninsured nonelderly Americans in 2018.

According to the Prison Policy Initiative, there were 2.3 million Americans incarcerated in 2019.

According to the Housing and Urban Development ‘s Point in Time Count in 2016, there were 550,000 homeless people.

There are many Americans who aren’t taking COVID-19 seriously. The beaches in Florida and Delaware were still open this past weekend, and thousands of people congregated there.

There has been a profound lack of COVID-19 testing available. I do not know one person who has been tested yet.

This one is important. It took two months to go from 0 cases of COVID-19 to 100,000 cases. It took two more weeks to get to 200,000 cases. It took 4 days to get to 300,000 cases. It took one day to get to 400,000 cases. (With thanks to a Bloomberg article).

Now give me 5 minutes while I “connect the dots”.

This past weekend (March 21-22, 2020), the United States had two consecutive days with the highest number of new COVID-19 infections in the world. The U.S. now has the third highest number of active infections, (35,000), even though we had under 100 cases a month ago. The number of new cases continues to increase every day. As I write this, today will be the third day in a row where the U.S. has the highest number of new cases of any country in the world (and the next highest country isn't close)

The actual number of cases in the U.S. is much higher. There is a profound shortage of tests and testing capability. I don't know anyone who has been tested yet.

There is also a shortage of appropriate medical equipment needed to treat this disease. Some states have already run out of masks, gloves, gowns, and most importantly, ventilators. The shortage of masks, gloves and gowns threatens not only patients, but also healthcare providers. If your physician gets sick, you don't have a physician anymore.

You have hopefully heard the expression "Flatten The Curve". What that means is that in order to decrease the spread of this virus, everyone needs to minimize contact with each other, wash their hands frequently, stop non-essential activities, and practice Social Isolation.

The challenge with that strategy is (go back to the beginning of this essay), almost half of all Americans cannot afford to miss one paycheck. That means that Americans feel economic pressure to go to work, even if that means that that work endangers their lives. Someone who is living paycheck to paycheck cannot afford to stay home for three months.

Someone who is uninsured, homeless or incarcerated (this is 31 million people, or almost 10% of our country) is not going to seek medical treatment, and is probably not going to be able to self-quarantine.

And worst yet, there are a lot of Americans who don't understand how bad this is going to be, and aren't practicing any preventive actions at all. Yesterday, the President suggested that we all go back to work, to minimize the impact of this on the economy. I wonder how many people will die because of that advice.

The fivethirtyeight website (fivethirtyeight.com) published an article on March 20th, which included epidemiologist predictions for the number of new cases in the U.S. in the next week, and the total number of fatalities in the U.S. Epidemiologists do this stuff for a living. They understand disease spread and disease fatality.

They interviewed 18 epidemiologists. Four of them estimated at least 500,000 U.S. deaths, and one estimated 1 million U.S. deaths. One of them provided a worst-case estimate of 6 million U.S. deaths.

The United States has gone from one case on January 20, 2020 to over 40,000 cases today. The last three days, there have been over 5,000 new cases every day. This is not the flu. This virus is more contagious than the flu, and it is much more deadly than the flu.

If this virus spreads to even 10% of the American population (and that may be a conservative estimate), 35,000,000 Americans will catch it. This virus is predicted to have (approximately) a 3% fatality rate (although over 4% of infected patients have died, on the website I use for tracking).

Do this math: if 35,000,000 Americans catch COVID-19, and it has a 3% fatality rate, then over 1 million Americans will die from it.

These are catastrophic numbers. The United States does not have the capacity to treat 35,000,000 patients with the virus. (I would argue that we may not have the capacity to treat 1,000,000 patients, given the isolation and ventilation needs that these patients have).

I may be wrong about this. I may be making a mistake by thinking that these numbers are realistic. But I would rather be wrong about that, and laugh about my mistake later, than make a mistake about the gravity of this virus, and die from my mistake.

Someone I know is saying “you can flatten the curve, or it will flatten

COVID-19: The Doubling Curve

MARCH 26, 2020

This is the country by country graph showing the “doubling rate” for cumulative Coronavirus cases.

Countries on the left have the fastest doubling times. In other words, the countries on the left have the most new cases in the fastest amount of time.

The United States has the fastest doubling time in the world. We went from 100 cases to 50,000 cases in 20 days.
That means that we experienced a doubling of cases nine times in 25 days.

So what, you say? Go get a calculator. Type in “50,000”, and multiply that by 2. Do that 9 times.

If we experience another 9 doublings of cases at that rate, we will have 25,600,000 Coronavirus cases in less than a month.

COVID-19: Viral Replication

MARCH 28, 2020

Today is March 28, 2020. As I type this, the United States has 105,000 cases of COVID-19, and 1717 people have died (according to worldometers.info). The United States now has more cases of COVID-19 than any other country, and has had more new cases identified 5 days in a row.

Our case count trajectory looks like this right now (data from Johns Hopkins University, presented by Statista):

The U.S. curve is on the left, in the black. We have had the highest case trajectory for 20 days now. We have experienced a doubling of COVID-19 cases every 3 days since we hit 100 cases (actually our doubling rate is less than 3 days, it is closer to 2.5 days, but I’ll round up to 3 days for the sake of simplicity).

I have prepared this doubling chart. This is what the number of U.S. cases and the number of U.S. fatalities will look like after each doubling:

If case counts continue doubling every three days, we will be at over 100 million cases in 30 days. I don't expect that it will be that bad, and obviously I hope that that does not happen.

But case counts will continue to double. How quickly I don’t know, but there will be more doublings. Case counts and fatalities will continue to grow.

As they do, I am quarantined with my family. We wash our hands frequently. We scrub tabletops, door handles and light switches.

And I pray for all of us.

Hal

COVID-19: The Economic Impact

APRIL 1, 2020

COVID-19 has become the biggest healthcare crisis of our lives. For more reading on the healthcare impact, check out my other essays on COVID-19 (The Perfect Storm, for example, and Doubling Curves).

In addition to the healthcare crisis, it may also become the biggest economic crisis of our lives.
You may be asking "what does economics have to do with the COVID-19 healthcare crisis?" People can only stay home and quarantine as long as they can afford to do so. If someone has to make the choice between a paycheck and a quarantine, some will choose a paycheck. As long as there is a financial need that is in conflict with the quarantine need, some people will not observe the quarantine, and the COVID-19 pandemic will continue.

Here are some of the economic effects that will occur in the next several months:

Unemployment claims-this is the most important effect of all. Last week (March 26, 2020) 3.3 million Americans filed for unemployment. This demolished the previous records (665,000 in March 2009, and 695,000 in October 1982). Unemployed Americans cannot afford to purchase any of the goods and services listed below. More bad unemployment claims numbers are expected to be published on Thursday April 2, 2020. Pennsylvania, Oklahoma and Colorado are reporting that in-week claims have risen from the previous record-setting week.

Healthcare Systems: Hospitals are going to be overwhelmed with COVID-19 patients. Some already are. As I type this (March 30, 2020), a field hospital is being built in Central Park to take care of COVID-19 patients. We will be treating patients in a tent. These are war-like conditions.

In addition, we are going to lose healthcare providers to this plague. May God bless those physicians, nurses and others who give their lives in order to provide patient care.

Insurance companies: the cost of providing the intensive care that we will be providing is not sustainable. Insurance companies, hospitals, and other payers will not be able to afford the cost of what is ahead.

Retail: Over the weekend, several retail giants (e.g. Nike) announced that they will not be able to make their monthly rent payments for their stores. This is going to be a growing issue as retail stores remain closed. One of the largest employers (and sources of tax revenue) in my area is the King of Prussia Mall, the largest mall in the United States. That mall is empty right now. Malls operate on very tight margins. I wonder what the King of Prussia Mall will look like in 3 months.

"Mom and Pop" stores: any small business that relies on face to face customer traffic is at risk. Think about your local "strip mall" (small retail outlets), and consider all of the dry cleaners, hair salons, fitness studios, and other businesses that rely on face to face contact in order to stay in business. Many of these will not survive 2-3 months (or more) of a shutdown.

Travel-the major airlines (United, American, Delta and Southwest) operate on small margins, and rely on flying full airplanes in order to make a profit. I don't see all four airlines surviving this.

Hotels: like the airlines, hotels rely on being at full capacity to make a profit. The big chains (Marriott, Hilton, Hyatt, etc.) have laid off tens of thousands of hourly workers.

Restaurants: big chain restaurants (e.g. Cheesecake Factory) have announced that they will not be able to pay their April rents to their landlords. As we stay home in isolation, big and small restaurants (who are not able to provide delivery) will go out of business.

Real Estate: this is a very difficult time to be invested in real estate, either commercial or residential. Commercial real estate (through Real Estate Investment Trusts, or REITs) are going to struggle as their tenants default on rent payments. Residential sales and purchases are beginning to slow as well. I believe we could see another mortgage meltdown as people default on their mortgages in increasing numbers.

Entertainment: have you gone out to see a concert or a movie lately? I didn't think so. All major concert tours for the spring and summer are cancelled or postponed. All of the employees who make those tours a reality are out of work.

Sports: every major sport has postponed or cancelled its season, or its preparation (pre-season). That includes MLB, the NFL, the NHL and the NBA. All of the arena/stadium employees are affected by those delays and cancellations.

Automotive- the big car companies (GM, Ford, etc.) rely on car sales to stay afloat. GM has started making ventilators for COVID-19 patients instead of making cars. I would be surprised if all of the major automotive manufacturers remained in business.

COVID-19: Latency, Spread and Fatality

APRIL 4, 2020

As I write this essay on April 3, 2020, more than 1 million people have been infected globally (1,032,184 according to worldometers.info) and 54,294 have died. In the United States, 245,442 have been infected, and 6,098 have died so far.

I wrote before about "The Perfect Storm", and why this pandemic is going to be so bad for the United States. I thought I would add some information about the disease itself, and why this is going to get much worse in the next three months.

Latency: People who are infected with COVID-19 don't know it right away. It sometimes takes two weeks (average 5-6 days) until someone who is infected with COVID-19 begins to experience symptoms. That means that infected (and contagious) people are walking around supermarkets, shopping malls and family situations without knowing that they are infected and contagious.

Contagiousness (Spread): On average, each infected person infects approximately 2.5 other people. Because of the latency (see above), an infected person may spread the disease to others, and neither person will know they are sick for several days.

I wrote about the contagiousness in an essay a few days ago called "The Doubling Curve". Read it.

The Fatality Rate: For some reason, this disease has a reputation of "not that bad", or "a low fatality rate". I don't know where that comes from. The current global fatality rate is 5.3% (54,294 fatalities/1,032,184 infected).

As of last Saturday, March 28, a total of 1717 Americans had died of Covid-19. 1321 died today.

Remember that is takes a week or so from the time of infection until symptoms, and then a week or so from symptoms to severe illness. So fatality numbers trail diagnosis numbers by two weeks or more. If you look at current U.S. numbers (6098 fatalities/245,442 cases, or 2.5% fatality rate) that is very misleading. 150,000 of those cases have been diagnosed in the past 6 days.

For a more realistic outlook on what the U.S. may face, it probably helps to look at western countries whose healthcare systems have been overwhelmed by this pandemic: Italy, Spain and France. The fatality rate in Italy is 12.1% (13,915

fatalities/115,242 infected), in Spain it is 9.3% (10,935/117,710) and in France it is 9.1% (5387/59,105).

The eventual fatality rates in those countries may be higher, because the timeframe from diagnosis to death may be several weeks. In other words, the people who die from this today were diagnosed weeks ago. The patients who are diagnosed today won't begin dying for a week or more.

The United States healthcare system will become overwhelmed with this virus (it is already). We are a country that will likely experience a 10% fatality rate. So the next time someone says "low fatality rate", or "it's not that bad", my response is "how is a 10% fatality rate a month from diagnosis a low fatality rate?"

The Illness: This part is devastating. In case you haven't been paying attention, there are hospital ships in the ports of New York City and Los Angeles, and a portable (outdoor) field hospital set up in Central Park.

As soon as you are admitted to a hospital with COVID-19, you are placed in isolation. That means no visitors, no friends, no family. No contact at all with your loved ones. If you require a ventilator (and if one is available), you are placed on a machine that requires that you first be paralyzed, because there is no way to insert a breathing tube down your throat and through your vocal cords unless you are temporarily paralyzed. Because the tube goes through your vocal cords, you lose the ability to speak. If you are conscious, your only method of communication is to write brief notes to the nursing staff.

For a preview of what this looks like, do a search on the disease in Italy or New York City. If you die, you die alone. Remember-no visitors allowed, you are in isolation. If you die, you may not get a funeral. Remember, gatherings in most places are now banned. Funeral homes are providing memorials online. In New York City, so many people are dying in some of the hospitals that their morgues have filled up, and bodies are being stored in refrigerator trucks outside of the hospitals.

Why do I write this? Because people I know are still not taking this seriously. Stay at home. Wash your hands. Keep staying at home. Call me at the end of June and we can discuss when it will be ok to interact socially again. And go read "The Doubling Curve" to see what April and May will look like if we don't Stay At Home.

If I can help one person to stay inside and stay alive, I will have done my job.

COVID-19: Theater of the Absurd

APRIL 8, 2020

Today is April 8, 2020. I am writing this as a continuing diary of the events of this COVID-19 season.

It is a beautiful spring day in Chester County, Pennsylvania. I am wearing shorts for the first time in forever (it isn't that warm, I'm just rebellious about wintertime). Trees are budding, flowers are blooming, birds are chirping. The trees and flowers and birds don't know about COVID-19.

As of today, 1.5 million people have been diagnosed with the virus, and 83,000 or so have died. In the United States, 400,000 people have been diagnosed, and almost 13,000 have died. Yesterday more than 33,000 more Americans were diagnosed, and 1,970 died.

And yet, there is hope. There are small signs in places like New York City and parts of Italy that the pandemic may be at its worst, and better days are ahead. The rates of new hospital admissions in both places is flattening. While fatalities in both places continue to climb, it is very positive news that new infections are not climbing as fast. That means (hopefully) that deaths will start to plateau in a week or two in those locations.

When I discuss this pandemic, I use the word "unprecedented". That word works. There is no precedent for what we are experiencing. But yesterday, my daughter used the word "absurd". I looked up some definitions of absurd, and I found irrational, illogical, and disordered. Those are true right now.

(By the way-please do not take offense at what I am about to share. I know that there is an awful amount of suffering in the world right now. What I am about to share are some of the elements of our lives in Chester County, during these times. Some of these are mundane. But they are not meant to diminish the seriousness of the situation. These are just my memories).

Our younger daughter came home from school on Spring Break a few weeks ago. While she was home on Spring Break, her University cancelled all in-person classes for the rest of the semester. She had to pivot to online classes. But all of her clothes were in her dorm room. They still are, a month later. The campus is locked down, and she cannot access her belongings. She has two or three changes of clothing, plus whatever she can borrow from her older sister.

We all use online tools (WebEx, Skype or Zoom) to interact with other people now at work and at school. Anyone who is of a certain age remembers the beginning of the Brady Bunch (the 9 squares) or Hollywood Squares (also 9 squares). That is what our online lives look like right now. We spend our days (if we are lucky enough to do so) staring into computer screens looking at other people staring into computer screens. We do this while our healthcare providers and first responders put their lives on the line everyday battling this invisible disease.

My family and I are absolutely blessed to be able to do work and school by looking into computer screens all day. Two weeks ago, 3.3 million Americans lost their jobs (an all-time record). Last week, 6.6 million more Americans lost their jobs (which doubled the previous weeks record). Tomorrow morning the Labor Department will announce this weeks numbers, and the suggestion is that there will be another record-breaking loss of jobs.

No one has had a haircut in a month. Barbershops and salons are considered "non-essential", so there have been no haircuts or hair colorings in a while. People who dye their hair are letting their grey hair show for the first time in a while. When all of this is over, there are going to be a lot of people who need haircuts.

I haven't driven my car in three weeks, and I haven't spent any cash in at least four weeks. As recently as January, I was working a job where I was driving 600 miles a week. I was filling my car with gas 2-3 times a week. I figure I was spending about $150 a week on gas, tolls, and wear and tear. Now the only time I move my car is to take our trash cans out to the curb on Monday night.

There is no retail business right now, unless that retail business is considered "essential". Food stores are open, and so are pharmacies and gas stations. But everything else is closed. Restaurants are only open if they provide take-out or delivery.

Social activities and get togethers have stopped, at least in my world. I never had a really busy schedule, but now there is nothing. Our family used to get together every couple of months to celebrate birthdays. My wife and I would go out to celebrate birthdays, anniversaries, and any special occasion we could think of. Not now. Theresa's birthday is on Saturday, and we are staying home. We will try to cook a special dinner, and celebrate the fact that we are together, healthy and safe. This year, that will be enough.

There is almost no travel going on right now. I look up at the sky every time I see an airplane. I remember doing the same thing after 9/11. There is almost no air travel right now. There are almost no cars driving on my street, and I don't hear the regional train line in the distance anymore when I walk my dog.

We made face masks the other day, out of bandannas and hair ties. I haven't used one in public yet, because I haven't gone out in public in a month. We don't shake hands or hug anymore. We keep "social distancing" (at least six feet apart), and many of us have gone into total isolation. The only people I have been physically close to in the last month are my immediate family.

As a society, we have run out (or are running out) of some basic items, like toilet paper, hand sanitizer, hand soap, tissues, paper towels, and other cleaning supplies. Even worse, we have run out (or are running out) of vitally important gear for healthcare, like personal protective equipment (PPE), ventilators, ICU beds, and tests and processing capacity for COVID-19. The real heroes of this pandemic are the healthcare workers and first responders who risk their lives every day by doing their jobs.

I used to listen to stories from my grandparents about rationing during the Great Depression and World War II. I listened to their stories of hardship and deprivation. My story is not nearly as bad as theirs, and my story is not nearly as bad as some of those people I know.

But this is a time of hardship and deprivation for many. I honor their sacrifice, and I pray for our speedy recovery, for each and every one of us.

COVID-19: The Cost of Doing Business

APRIL 11, 2020

I am writing this over Easter weekend in 2020 (April 11-12). Today is my wife's birthday, and tomorrow is Easter Sunday.

As I write this, the United States of America has 525,000 COVID-19 infections, and 20,223 deaths. Both are the highest totals in the world. The infections (525,000) are three times higher than the second-highest total in the world (Spain), and the death total is now higher than that of Italy.

The number of new infections in New York (where the U.S. infection total is highest) is starting to level off. That is good news, for sure. And there is some optimism as the daily U.S. case count starts to level off. But our reality is grim. The new case count in the United States yesterday was over 33,000. That means that (on average), those 33,000 people will each infect 3 more. And 1,500-3,000 of those 33,000 will be dead within the next month.

If you have read some of my recent COVID-19 essays (like "The Perfect Storm", and "The Economic Impact"), you know that COVID-19 is not just a health crisis. It is also an economic crisis.

Two weeks ago, 3.3 million Americans filed for unemployment. That was a record that was 5x higher than the next highest weekly total, which happened during the mortgage crisis. Last week, another 6.6 million Americans filed for unemployment. This past Thursday, another 6.6 million Americans filed for unemployment. That means that in the last three weeks, 16.5 million Americans filed for unemployment. And more are to follow.

That means that we went from a prosperous economy, right into a major recession, and we are just a few weeks away from The Second Great Depression.

Yesterday my friend Alan and I were talking about life in America. We both saw a news story about a pop-up food pantry in Van Nuys, California, that opened up with 2500 packages of food. Californians lined up in a line of cars more than 1 mile long for that free food. When I was young, I remember looking at photographs of Americans standing in line for food. I learned that we created programs so that would never happen again.

We cut those safety net programs, because some of us don't like safety net programs. Now we have Americans lining up for food again, because we don't like safety net programs.

So this is a health crisis, and this is an economic crisis.

Both of those crises are in conflict with each other. If we all stay in separate places, and have no contact with each other for eight weeks, the virus would run its course, and we could come out on June 1st, and the new cases would drop to almost zero. But the economy would continue to crash, and we don't have an appetite for that. There are still eight states that don't have "stay at home" orders in place. They have decided that their economies are more important than the lives of the people in their states.

If we all come out of our homes tomorrow, forget about COVID-19, and go back to our job settings (for those of us lucky enough to have jobs), shopping malls, grocery stores, houses of worship, sports stadiums and other social gatherings, the economy would quickly rebound. And so would the COVID-19 case counts, and the COVID-19 fatalities would spike up again about two weeks after that.

Unfortunately, the leadership of our country bungled the response to this virus. The President acted like the virus was a hoax for three months. Now there are 500,000 infections (three times more than any other country, and continuing to grow every day) and 20,000 deaths (more than any other country in the world), and the numbers worsen every day. That is not a "hoax". It is a healthcare crisis and an economic crisis, and Americans are dying as a result.

For those who voted for the current leadership, this is the result of how you voted in 2016: Americans are dying and America sinks into the Second Great Depression.

While our leadership figures out what to do next, this is where we stand:

I suppose that is the cost of doing business in the United States.

COVID-19: We Have No Plan

APRIL 13, 2020

In Chester County, PA, we are beginning our fourth week of "Stay At Home" orders (which began March 23). The entire state went under Stay At Home orders on April 1st. It is April 13, 2020. As I write this, 560,433 Americans have been diagnosed with COVID-19, and 22,115 Americans have died of COVID-19.

Over 500,000 Americans have been diagnosed with an illness that has a fatality rate as high as 10% (in Spain, Italy, France, UK and Netherlands, the fatality rate is already over 10%). That isn't the scariest thing about this pandemic.

The scariest thing is that even though we have three times more infections than any other country in the world, and more fatalities than any country in the world, we have no plan. Sure, we wash our hands and some of us are practicing social distancing, but in a country with the resources that we have, we have no plan.

A plan has to include elements of containment (testing and masks), treatment and prevention. None of these are in place today. A plan has to be national (if a plan exists in South Dakota, but North Dakota isn't following it, there is no plan. A plan against an

invisible virus only works if everyone follows it).

Here are some basic elements of a plan that don't exist today:

Testing: every person in the United States has to be tested, so that we know who is infected right now, who was infected (that may be useful for treatment later), and who is not infected. When I say "every person in the United States", I mean every person. People you like, and people you do not like. People in mansions and people who live on the street. People who are free, and people we have put in cages. Every single person. Because until we know who is infected and who is not, then we have to assume that every person may be infected, and we stay in lockdown. Every person who is infected keeps this pandemic going, and until we know who is infected, this pandemic keeps going.

This means that we need at least 350 million tests, and probably more than that, because some people may need to be tested twice. It means we need to make that many tests, and process them, and store the results, and report them.

Masks: every person in the United States needs a mask. Every single person. Because until we know who is infected and who is not, we have to assume that every person may be infected, and we stay in lockdown. That means masks for everyone. Every single person. 350 million masks.

Prevention (vaccines) and **treatment** (drugs): there is no treatment for COVID-19 right now, and there is no vaccine. Until there is an effective treatment and an effective vaccine, we have to continue testing and continue with 100% masking in public. Prevention and treatment are not going to happen in 2020.

How do we implement testing, masks, prevention and treatment quickly? That is what a national plan would do. If we had effective leadership (remember folks, elections matter), our leaders would use the Defense Production Act, and start making tests, masks, and start clinical trials for drugs and vaccines. It's complicated, but that doesn't mean we don't do it. It means we do it with people who have experience doing complicated things, so that we save lives. That is what leaders do.

Until we do that, we don't have a plan. And until we have a plan and use it, thousands of Americans will die every day from COVID-19.

COVID-19: Pearl Harbor Day

APRIL 15, 2020

On December 7, 1941, Japan attacked the United States at Pearl Harbor. 2,403 Americans died in the attack.

On April 14, 2020 (yesterday), 2,407 Americans died from COVID-19, the coronavirus. (Data from worldometers.info).

More Americans died yesterday from this virus than died in Pearl Harbor, and I didn't hear anything about it in the news.

COVID-19: Another Doubling

APRIL 16, 2020

I write this on April 16, 2020. We are in our fourth week of Stay At Home orders in Pennsylvania. As of this morning, there are almost 650,000 cases in the U.S., and 28,500 fatalities in the U.S.

The current Doubling Chart looks like this:

Since I started counting "doublings" on March 28 (19 days ago), there have been two doublings in case counts, and four doublings of deaths. Regarding deaths in the U.S., on Tuesday (2 days ago) and Wednesday (yesterday), more Americans died each day from this virus than died in the attack on Pearl Harbor in 1941.

In addition, there is an economic impact. Weekly unemployment claims were just announced by the Department of Labor. 5.2 million Americans filed for unemployment last week. In the last 4 weeks, 22 millions Americans filed for unemployment.

The virus death toll worsens, the economy worsens, and we still do not have a federal plan for comprehensive testing of all Americans, provision of protective gear for healthcare workers, or a coordinated effort to develop vaccines or drug treatment.

In other words, this is going to continue for the foreseeable future. Go back to the "Doubling Chart" above. Get familiar with it. You're going to be seeing a lot of it.

COVID-19: As Good As It Gets

APRIL 18, 2020

It is Saturday April 18, 2020. A Saturday that looks just like Friday and Thursday. I have been sheltering in place with my family for 4 weeks now. I have not driven my car, or interacted with another person (other than my immediate family) face to face for a month.

We went into this sheltering in place because the Governor issued a statewide "Stay At Home" order a few weeks ago. We have observed that order without fail.

As I write this, the situation in the United States looks like this:

I remember a sketch on Sesame Street that used to go "which of these is not like the other?". The United States has had 710,000 COVID-19 cases as of today, and the next closest country (Spain) has had 191,000. Almost all of those 710,000 cases have all occurred in the last 40 days.
In addition, the U.S. has had 37,175 fatalities from COVID-19. The next closest is Spain, with 20,000 fatalities.

If you have read some of my previous COVID-19 posts, you know that fatalities have not caught up to cases yet. The countries with the highest death rates (Italy, Spain, UK, for example) all have fatality rates greater than 10%. So the U.S. should expect that if COVID-19 stopped today (not too likely, read ahead), we could reasonably expect a total of 71,000 fatalities.

If only the news was that good.

This week, as a country, we collectively decided that social distancing wasn't that important. States that were social distancing are easing restrictions. Jacksonville opened its beaches yesterday. Take a look at social distancing, Jacksonville style:

How many of those people are going to catch this virus, and carry it to others? How many of those people will die?

For those of you who think "37,000 fatalities isn't so bad", let me share some reality with you. This is the COVID:19 doubling chart. Get familiar with this like your life depends on it. Because it does.

This virus does not care about the American economy. The virus has one job: infect people. It has been remarkably efficient so far. 700,000+ people in 40 days is effective. But 700,000 infections and 37,000 fatalities is the good news. Now let me share the bad news with you.

It's going to get worse. Much, much worse.

It's going to get worse because:
1) The 700,000 infections and 37,000 fatalities happened under our Best Case Scenario: social distancing, people taking this seriously (for the most part), and because healthcare systems were not yet overwhelmed (other than New York City).
2) Our Best Case Scenario produced four days in a row this week of more American fatalities on each day than the number of Americans who died in Pearl Harbor.
3) Now that some of us (I am looking at you, Donald Trump) have gotten bored with this social distancing thing, we are going to experiment with Worst Case Scenario. This is an experiment that uses your lives for experimentation. How do you feel about that?
4) By the way-the motivation for easing social distancing is helping the economy. Take a look at the doubling chart again.

Let's say that we have another three doublings in case counts. We are going to reach the "840,000" cases this week. Three more doublings gets us in the neighborhood of 6,720,000 cases. A 10% fatality rate on 6,720,000 cases is 672,000 Americans dead. How is that going to affect the American economy?

I am going to continue sheltering in place. I will not let the leaders of this country experiment with my life.

COVID:19- Taking Our Foot Off The Brake

APRIL 22, 2020

Today is April 22, 2020. Spring is starting to take hold in southeastern Pennsylvania. It is sunny outside, and the birds are chirping.

Yesterday, 25,985 more Americans were diagnosed with COVID-19 (for a total of 818,744) and 2,804 Americans died from COVID-19 (for a total of 45,318). (data from Worldometers.info).

Another day when more Americans died from COVID-19 that the total who died in Pearl Harbor. And no one I know said a thing about it.

I started tracking doubling times on March 28, 2020 (25 days ago). In 25 days, the U.S. has experienced a growth from 105,000 infections to 840,000 infections (we will pass 840,000 later today), and an increase in deaths from 1,717 to 45,318.

So what, you ask? The "so what" is that those increases happened under our Best Case Scenario. We implemented Stay At Home orders, social isolations, and quarantining, at least in the 75% of the United States that believes in science.

But in the past week, we have gotten bored with social distancing and staying at home. As a country (or at least the 47% that voted for the current president), we are deciding that staying at home isn't much fun, it isn't that important, and that collectively we would all be better off if we went back to the way things were before. But I have an unpleasant truth to share with you:

There is no going back to the way things were before.

We have no treatment for this disease.
We have no prevention (vaccine) for this disease.
We do not have a testing program in place (we only test those who are symptomatic, and we are behind in that effort). What about those who are not symptomatic, but may be carriers? Everyone must be tested-everyone-and we aren't close to being able to do that.
We do not have protective equipment for healthcare providers, and we don't have masks for every person in this country. Until those conditions are met, there is no going back to the way it was. What trying to "go back to normal" will do is accelerate this Doubling Chart.

In the next few days, several states are opening up again, and relaxing their social distancing and isolation guidelines. In essence, they are "taking their foot off the brake". When they do that, the number of infections, and the number of fatalities, will increase again.

Take a look at the Doubling Chart again. Ask yourself: how many more doublings can the United States tolerate in the next 2-3 months?

COVID-19: One Million Cases, and The Vietnam

War Number of Deaths

APRIL 27, 2020

It is April 27, 2020. Governors from around the country are working on (or implementing) plans to open their states from COVID-19 restrictions. Georgia opened up this past weekend.

Meanwhile, the United States will pass 1 million cases today (as of this morning, we are at 988,000 cases, according to worldometers.info). We have experienced 55,461 deaths. Approximately 2500 Americans are dying every day during this month.

For perspective, America lost 58,220 people in the Vietnam War, which lasted 19 years (1954-1973). We will lose more Americans to the COVID-19 pandemic in one month that we lost in a 19 year war.

Think about that, the next time someone asks us to open up a state so that they can get a car wash.

COVID:19- Is This What MAGA Looks Like?

APRIL 30, 2020

It is April 30, 2020. The weekly unemployment claims were just released, and another 3.8 million Americans filed for unemployment this week. A total of 30 million Americans have filed for unemployment in the past 6 weeks.

I read an article this week that noted that 25% of Americans will not be able to pay their mortgage or rent payments this month.

With 1,064,000 cases of COVID-19, and 61,000+ deaths in the past 6 weeks (10,000 a week, and rising),

30 million Americans unemployed and lining up at food banks, and 25% failing to make their mortgage or rent payments, I have a question for the MAGAs out there (and you know who you are):

Is this what “Make America Great Again” looks like?

COVID-19: In Memoriam

MAY 25, 2020

Last week, the largest employer in my county announced that they are not bringing employees back into the office anytime before 2021. This is an employer who employs 7,000 people in our county (about 10% of the county population). This company, an asset manager, manages over $5.5 trillion in assets. That is trillion with a “t”.

When the largest employer in your county decides that it isn’t safe for its 7,000 employees, or its $5.5 trillion in assets, to come back to face-to-face work anytime in the next 7 months, that is significant. At least it should be.

It is May 25, 2020. Memorial Day. A day when we remember those who have lost their lives in service. It is also a day, today, when we should remember those we have lost for a lot of reasons. Including COVID-19.

Today we are going to pass the 100,000 fatality mark in the United States. As of this morning, we are at 1.6 millions cases, and 99,311 fatalities (see chart from Worldometers below).

For a little bit of perspective, we were at 1717 fatalities on March 28. In less than two months, we have lost 100,000 Americans to COVID-19.

I have been maintaining a “doubling chart” since March 28 (see below). The importance of this chart is to highlight that COVID-19 infections don’t just increase. They double. In the past 58 days (8 weeks and 2 days), we have had four doublings of cases, and this week we will have the sixth doubling of fatalities.

We used to live in a country where we honored the lives of those who passed before us with holidays. We honored their service and their sacrifice. We lived in a country where we were shocked at the senseless loss of life when (for example) 50,000+ Americans lost their lives in Vietnam over 20 years.

Now we lose 100,000 lives in 8 weeks, and all that we want to do is open up shopping malls again. How selfish. How naïve.

Our country got bored with the idea of quarantines and social isolation very quickly. We got upset (understandably so) with the economic impact (over 35 million Americans have lost their jobs in the last 8 weeks).

The economic impact has been portrayed by some people as something that has happened as a result of quarantining and social isolation. I have an unpleasant truth for you. The economic impact is not because of quarantining and social isolation. The economic impact is because of reduced demand.

People aren't going to spur the economy just because we end quarantining. Some will. But many will not. People like me are going to continue to stay home until it is safe to be in crowds. And it isn't safe yet. As long as it isn't safe to come out and play, a large percentage of our country is going to stay home, and not spend money. As long as that happens, businesses will continue to go out of business.

Think of all of the businesses that operate on tight profit margins. That includes the entire retail sector, the travel and entertainment industries (airlines, hotels, rental homes and rental cars, and vacation areas). That includes every strip mall in the United States, and most shops, stores, and solo ventures. Those businesses operated by selling $100,000 worth of goods and services, and having $95,000 worth of expenses, and keeping $5,000 as profit. $1,000,000 worth of sales with $950,000 worth of expenses resulted in $50,000 worth of profit.

What happens when that business has $950,000 worth of expenses, and only $700,000 worth of sales? That business won't be around much longer.

This is what the future holds for us as a country, for both the pandemic and the economy. Until we solve the pandemic, we cannot solve the economy. And solving the pandemic means 100% testing, a vaccine available to everyone, treatment that works, and as much protective treatment as we can produce.

What happens next? There are three possibilities:

1) The COVID-19 infection and fatality rate decreases.
2) The COVID-19 infection and fatality rate stays the same.
3) The COVID-19 infection and fatality rate increases.

I**s it possible that the COVID-19 infection and fatality rate decreases**? I suppose. Maybe the virus becomes less active in hot weather. I have seen no science to suggest this, only wishful thinking. But there isn't anything else that would cause a decrease in infections and fatalities. A vaccine is not going to be approved anytime soon. And once a vaccine is approved, it is going to take a long time to make enough vaccines to vaccinate everyone who needs one. I waited over a year for a shingles vaccine. We are going to wait for a COVID-19 vaccine, even after it is approved.

Is it possible that the COVID-19 infection and fatality rate stays the same? Yes. Staying the same as the last 58 days means that every day for the rest of the year (220 days), an average of 27,000 Americans become infected, and 1694 Americans die. At the end of 2020, that would means that in the next 7 months, an additional 5,940,000 Americans become infected, and an additional 372,797 Americans die. For a total 2020 total of 7,654,137 infected Americans, and 472,797 fatalities.

Is it possible that COVID-19 infection and fatality rates get worse? We are going to find out in about 2 weeks. Restrictions have been loosened in all 50 states. People are going to beaches, clubs, and restaurants this weekend. People are out and about, making contact with other people.

I**magine what "getting worse" looks like, if "stays the same" means "For a total 2020 total of 7,654,137 infected Americans, and 472,797 fatalities.".**

Happy Memorial Day.

Hal

COVID-19: We Stopped Caring

AUGUST 11, 2020

Today is August 11, 2020. It's been a while since I've written on this site. As I write this, 5.2 million Americans have contracted COVID-19, and 166,201 Americans have died.

I have been keeping a "doubling" chart, that looks like this:

When viruses spread, they tend to "double" over time. This virus continues to spread, and it continues to double in the American population.

The saddest part of this is that no one seems to care. We gave up caring several months ago. It is as if we have "caring fatigue". We in America have tried to go back to "life as normal", whatever that means. We care more about getting our haircuts and our nails done than the deaths of 166,201 Americans.

Almost every minute of the day, an American dies of COVID-19. As you read this, two Americans will die.

You might wonder why I write about this so much. My reason is that all of this was preventable. All of the deaths and all of the illnesses were avoidable. Had we had someone in the White House who was interested in leading the American people, no

Americans would have died.

If you think that is an outrageous claim, consider this:
1) Two Americans contracted the Ebola virus in 2014 while treating patients from other countries. They both recovered. Ebola is more deadly than COVID-19.
2) Some countries have eliminated the virus. New Zealand, for example, has not had a new case of COVID-19 in weeks. They are managing 21 active cases. They had 22 deaths. (A fair criticism of my comparison is that New Zealand is smaller. OK, fair enough. Multiply the fatalities by 60, and the result is 1320 deaths. That is less than 1% of our death toll).

What is the difference between New Zealand and the United States? Leadership. New Zealand has it, and the United States does not.

I have a question for you.

What would the reaction be in the Republican Party if this had happened while Barack Obama was President? (He managed the Ebola outbreak well, and two Americans got sick).
What would the reaction have been if Hillary Clinton had won, and this catastrophe happened while she was President?

Elections matter, folks. If you elect someone who only wants to be a dictator, (and who has no ability to govern or lead), people may die.

In this case, 166,201 Americans. And counting.

In Memory of Dean

SEPTEMBER 20, 2020

I first met Dean in 1976. We both attended Northeast High School in Philadelphia. He was 17 and I was 15. We were both members of a high school fraternity (it's a complicated story).

Dean had an immeasurable impact on me at that time. We were opposites in so many ways. He was fearless, confident, daring, and he had street smarts. I was shy, nerdy, unconfident, and I had book smarts. For whatever reason, we hit it off, and started spending time together.

Dean died on September 8, 2020. I didn't learn of his death until September 13. By the time I learned about it, he had already been cremated, and I don't think there is going to be a service. I am feeling a lack of closure, so I'd like to share my memories of him with you, and also to remind me.

Dean did something back in 1976 that changed my life. He introduced me to the Grateful Dead. For those of you who don't understand, nothing that follows will make sense. Note that I didn't say that he introduced me to "the music of the Grateful Dead". He introduced me to the entire culture of the Grateful Dead.

That means that he introduced me to a way of living that I didn't know existed. He took me to my first Grateful Dead concert on May 13, 1978 at the Spectrum in Philadelphia. He had been playing their records and tapes for me for several weeks, so I expected....I'm not sure what I expected. I suppose I expected a rock band to come out and play their latest record, and talk to the audience, and play all of their hits. What happened was that the band came out, did not speak to the audience, took a while to tune up, and then played a lot of music I didn't know. To be honest, I didn't enjoy it very much.

But Dean was persistent. He promised me that if I was willing to go again, he would pay for the ticket. So on January 5, 1979, I went to see them again at the Spectrum, and this time I loved it. I don't know why, I can't remember what was different. But this time I left the show and I thought "Now I understand!" And I began a lifelong relationship with the music, and the culture, of the Grateful Dead.

Dean listened to other music also, and he enjoyed sharing that with me too. He introduced me to Bob Dylan, and Pink Floyd. I remember him telling me about "Dark Side of the Moon", and he played it for me from start to finish. I enjoyed most of the music he shared with me, but some of it I didn't really understand.

Dean introduced me to "bootleg albums". At the time, very few bands released live albums. The best way to obtain a live recording of an band in 1976 was to obtain a "bootleg album". These were recording made by fans, and somehow (I'm still not sure how) those recording were pressed onto albums. Local record stores seemed to have copies of "bootlegs" for locally popular artists like Bruce Springsteen, The Grateful Dead, and one or two other bands. Dean introduced me to albums for the Dead at the Great American Music Hall (8/13/75) and at Parc des Exposition in France (9/18/74). I listened to these albums over and over again, and the versions of songs on those albums became my favorite versions.

We spent a lot of time together between 1976 and 1980. We went to concerts together, listened to music together, and we grew up together. Two kids from Northeast Philadelphia, trying to figure this life thing out together.

I went away to college in 1979 (University of Pennsylvania) and Dean went to Bucks County Community College. I could tell his heart wasn't really into it, and I don't remember how long he stayed.

One of our last adventures together was a concert we attended on October 25, 1980 with the Grateful Dead at Radio City Music Hall. The Dead played a special series of shows in the fall of 1980, and played an acoustic set, followed by two electric sets every night. Dean managed to obtain a pair of tickets for $40 apiece, which was incredibly expensive at the time (think $400 per ticket now). We were thrilled to have tickets, and we took the train to New York City.

The concert was great (I have a recording), and it was long. So long that we missed the last train out of Penn Station to come home. This was before Uber and Lyft, so we had to stay in the station until the first morning train (about 5am). To make matters worse, it was "clock change night" so we had to wait an extra hour for the clock change.

That was the last time that I saw Dean for a long time, like 25 years. Dean moved to Florida for several years, and then he moved to New York City. I connected with him on Facebook about 6-7 years ago, and I was really impressed by what he was doing. He worked for several years in medical device sales, and then he took a role working with Maybelline (the cosmetics company) where he was very successful.

We reconnected in May 2017 at our high school fraternity reunion, and it was like nothing ever changed. We kidded, we teased, and we said "let's get together again". It took us a while (a year and a half), but we reconnected for lunch in November 2017. Here is a photo of our lunch together:

We agreed to get together again, and ironically, a few weeks later, tickets went on sale for a special show with Phil Lesh and Bob Weir of the Grateful Dead performing as a duo at (of all places) Radio City Music Hall. We got together for that show (March 2, 2018), and it was another adventure. It snowed, it was a pain getting to the venue, but Dean and I had a great time together. Here is another photo:

After the show, I drove him to his mother's house in Northeast Philadelphia. He was devoted to his mother, and looked after her carefully. I pulled up to his

mother's house, gave Dean a hug, pulled away…. And that was the last time I saw Dean.

I have been reflecting on his life, and mine, this week. Dean and I were very different people. That doesn't mean that one of us was right and the other was wrong. It just means we were different.

There is an expression in our culture, "march to the beat of a different drummer". That was true for us. Our lives had different rhythms. One of the things Dean liked to do was to refer to things as "WEIRd" (after Bob Weir) instead of "weird". "WEIRd" was a good thing for Dean. He never wanted to conform, and he didn't care if he marched to the beat of a different drummer.

A day after I saw news about Dean's death on Facebook, I went back to his Facebook page, and it wasn't there anymore. It had been wiped clean. I didn't know his family, he had no children, and I no longer had a "place" to go to share memories about him.

I have only a few photos of our lunch and our concert, and many memories of him.

I will cherish my memories of him.

Dean, "may the four winds blow you safely home". (Franklin's Tower, the Grateful Dead)

Another Doubling, No One Cares

OCTOBER 12, 2020

Today is October 12, 2020. We approach 220,000 COVID-19 fatalities in the United States, and today or tomorrow we will pass 8 million infections. Yet no one cares.

At least I think no one cares. The presidential election is next month. We will see how many people care.

The Marshmallow Test

NOVEMBER 19, 2020

The Stanford Marshmallow Test was "a study on delayed gratification…in the study, a child was offered a small immediate reward (1 marshmallow) or two small rewards (2 marshmallows) if they waited 15 minutes" (Wikipedia). Children who were able to delay

gratification were found to later have better educational outcomes and SAT scores (Wikipedia).

We are conducting a national Marshmallow Test right now. We call it COVID-19. Our case counts look like this right now, according the The New York Times:

Remember in March when we spoke about "flattening the curve"? Flatten the curve meant "wait for 2 marshmallows". Our current case counts now exceed 150,000 cases a day. For those of you who like to say "but it's just the flu", case fatalities on Tuesday were the highest in 6 months.

For those who like to say "it's not that bad, it's just the flu"-COVID-19 went from zero to the third leading cause of death in the U.S. in 9 months. More people have died from COVID-19 in 9 months than those U.S. soldiers who died in 20 combined years of Vietnam, Korea and World War 1.

There is some hope. A vaccine should be approved soon. What are we going to do when a vaccine is approved? This is the "how many" question. I'll give you some choices:

1) Every person in the country is going to get vaccinated.
2) Three-quarters of the population will get vaccinated.
3) One-half of the U.S. population will get vaccinated
4) One-quarter of the U.S. population will get vaccinated

Now take your answer (no looking please), and answer the following "when" question, about when all of those people in your answer get vaccinated:

1) Everyone vaccinated in one month
2) Everyone vaccinated in three months
3) Everyone vaccinated in six months
4) Everyone vaccinated in nine months
5) Everyone vaccinated in one year

So what are your answers? If I show you my answer, you show me yours.

My answer: half the U.S. population gets vaccinated, and it takes 9 months to do that. My reasoning? Do you really think that the half of the U.S. that is protesting masks is going to rush out and get vaccinated? And what happens to mask wearing when a vaccine is approved? Do you think mask wearing will increase, stay the same, or decrease? (My answer is decrease).

Why am I asking these questions? Well let's suppose a vaccine is approved today, November 19, 2020. When will it start being available? Let's say January 1, 2021. Now let's say that half the U.S. population gets vaccinated (half of 330 million is 165 million people). Let's say it takes 9 months to vaccinate 165 million people. That means that about 18 million people a month would get vaccinated.

What do our COVID-19 case counts look like in March or April, if only 50-60 million people have been vaccinated, and most of the rest of us have given up on masks? Here is a hint:

We are about to hit the 13 million case count line (we are over 12 million cases, and adding more than 150,000 cases a day, so in a week or 10 days we will hit that). We are over 250,000 deaths. What will it look like in the U.S. if a vaccine is approved, and we let our guard down even more than we already have?

I had a periodontist appointment the other day, and we were talking about COVID-19. As I was leaving her office, she said "we have failed the Stanford Marshmallow Test".

Yes indeed.

COVID-19: Will 1 Million Americans Die?

NOVEMBER 28, 2020

Today is November 28, 2020. It is two days after Thanksgiving. This was a Thanksgiving unlike any other. My friends and family generally stayed home this weekend, because of the pandemic.

We are now averaging at least 150,000 new cases a day, and at least 1,000 deaths a day due to COVID-19. About one week ago, we broke the 200,000 case barrier for the first time.

The latest case increase comes after Halloween, when we decided to get together for Halloween parties and infect each other with COVID.

What will happen to our case counts two weeks after Thanksgiving?

What will happen to our case counts two weeks after Christmas?

The total U.S. cases are above 13 million, and total U.S. fatalities are at 271,000. As you know if you read my blog, I have been keeping track of case counts and fatalities with a "Doubling Tracker". This is the current version:

When I first created this in April, I received some criticism for putting ten “doublings” on the chart. I was told that that was unrealistic, sort of catastrophic. Now we are seven doublings in, with no sign of slowing down. In fact, we are speeding up. I posted this graph in a previous essay, from the New York Times:

So where do we go from here? This is our current situation:
1) We have stopped caring. Half of the population won’t even bother wearing a mask.
2) A vaccine hasn’t been approved yet.
3) Once a vaccine is approved, it will take months (not day or weeks) to distribute to everyone who wants to receive it.
4) The vaccine will require two doses, which will take more time to complete than a single-dose regimen.
5) Did I mention that half of the U.S. won’t wear a mask? Do you think that half of the U.S. is getting vaccinated?

So what does this pandemic look like six months from now, if case counts continue to rise (they will), it takes 6-9 months for half of the U.S. to get vaccinated, and the other half of the U.S. acts like super-spreaders?

What will our collective behavior look like after a vaccine is approved? Will our behavior get better, get worse, or stay the same?

What is the net effect of 175 million Americans not caring about COVID-19?

How about 1 million dead Americans?

Hal

COVID: The Leading Cause of Death in the U.S.

DECEMBER 9, 2020

According to CBS News (and several other outlets), COVID-19 was the leading cause of death in the United States this week: https://www.cbsnews.com/news/covid-19-leading-cause-of-death-united-states-this-week/

Yesterday there were over 200,000 new cases diagnosed in the United States, and almost 3,000 new deaths (from Worldometers.com):

For perspective, there were more cases diagnosed in the U.S. yesterday than have occurred in Japan all year. One day of U.S. cases is more than 8 months (240 days) of cases in Japan.

Visually, (according to the NY Times) this is what our case counts and fatalities look like:

Given that we have experienced almost 300,000 deaths (293,445), and almost 3,000 U.S. residents are now dying every day, this is when 500,000, 750,000 and 1 million U.S. residents would die of COVID, at the current rates:
500,000 U.S. deaths: February 17, 2021
750,000 U.S. deaths: May 12, 2021
1,000,000 U.S. deaths: August 4, 2021

A point to consider is- what will the effect of a vaccine approval (or several vaccines approved) be on case rates and fatality rates? The short answer is, I don't know.

The longer answer is based on the following:
1) When will the vaccine be approved?
2) When will it first be available?
3) What groups will receive the vaccine first?
4) When will 10%, 20%, 30% etc. be vaccinated
5) Most importantly-what total percentage of Americans will be vaccinated?

Remember-a vaccine does not work unless people are vaccinated with it.

Regarding the first question, it looks like a vaccine approval might occur this week or next.
Regarding the second question, the vaccine will probably be rolled out soon after approval. In the UK, approval occurred last week, and yesterday (December 8) were the first vaccine administrations.
Regarding the third question, front-line healthcare workers and nursing home residents will be first in line.

Questions 4 and 5 are important from a public health perspective. Given our current political environment (a high proportion of the public refuse to wear masks), how many Americans do you think will get vaccinated? The reason I ask is-what happens if only 50% of Americans get vaccinated, and the vaccine is 90% effective? And how long will it take for 50% of Americans to get vaccinated?

If 50% of Americans do not get vaccinated, and it takes until June to achieve that, then 500,000 Americans will die from COVID before there is any impact on daily case counts and fatality rates.

My belief is that case counts are going to continue to rise, for the following reasons:
1) It is cold outside. That pushes us inside (homes, restaurants, bars, etc.), where transmission rate go up.
2) The Christmas break is coming up. Families and friends are going to gather (the same way they did for Thanksgiving). Case counts rose after Thanksgiving, and they will do so again after Christmas.

3) The more people who are infected, the more people get infected. That is how this works. People must contact people in order to spread the virus.

Given that 300,000 Americans have already died from COVID, I believe it is a given that we will reach 500,000 COVID deaths in February. Vaccination of a small percentage of the population (5-10% by February?) won't change that much.

If our behavior doesn't improve, I believe that 1 million Americans will die from COVID.

Shame on us. Those are all preventable deaths. We have done this to ourselves.

2021

6 essays

COVID-19: Happy New Year

JANUARY 2, 2021

It is January 2, 2021. Two days into the new year. It's been a little while since I have written about where we are with COVID, so I thought I would check in, and describe where I think we go from here. As of today, there are (or were) approximately 20,451,302 infected in the United States, more than 200,000 new infections every day, and 354,000 dead. From the Worldometers website:

The first COVID vaccine was administered in the U.S. two weeks ago (December 14). Since then, (as of December 30, a little more than two weeks), 2.8 million Americans have been vaccinated with the first of two shots (approx.. 1.4 million/week) . From the CDC website:

That is way too low a rate of vaccination. At that rate, it would take us 142 weeks (almost 3 years) to administer the first shot only to 200 million people (less than two thirds of the U.S. population), and another 3 years to administer the second shot.

Let's assume that we can increase the rate of vaccination to….5 million shots a week. That is a tripling of the initial rate. That would mean that it would take us 40 weeks to administer the first shot to 200 million people, and another 40 weeks to administer the second shot. Or some variation of that, in order to get 200 million people vaccinated. To get 2 shots to all 200 million people in 40 weeks would require 10 million shots a week.

Did you notice that I didn't say "in order to vaccinate the entire U.S. population"? That is because the entire U.S. population isn't willing to get vaccinated. What percentage is willing? Your guess is as good as mine….my guess is 70 percent, or about 230 million of the total 330 million population.

The U.S. population is approximately 330 million. In order to achieve her immunity (which is basically a protection of everyone, because the large majority have been vaccinated), we will need 70-80% of the population to be vaccinated.

So here is our current status, and what is coming next:

- 20,000 people are dying every week from COVID in the United States.
- 20,000 will continue to die every week until we achieve herd immunity.
- We aren't going to achieve herd immunity until a large majority of the population get vaccinated.

- And we are either never going to reach that number (because of anti-vaxxers) or it will take us close to a year to get there because our vaccination rate is so slow.

So let's say, for estimating purposes, that it takes us 9 months to vaccinate 230 million people. 39 weeks x 20,000 dead/week=780,000 dead this year, in addition to 350,000 dead already.

✦

So you're thinking that I'm sounding kind of doom and gloomy? What I've shared with you is my optimistic view. 20,000 dead per week is on the low side. We have had some days near 4,000 dead per day, and we haven't seen the expected increase of fatalities that will occur after the Christmas break, when people have come home for the holidays. We can easily reach 30,000 dead per week in the next 3-4 weeks.

In addition, there is a new virus variant (first identified in the U.K. but also identified in the U.S.) This variant is more contagious than the first strain, and will cause higher infection numbers in the next few weeks. The net effect of the post-holiday spread, and the virus variant, is that infection numbers and fatality numbers are going to go up from here.

✦

What do I think? From where we are (350,000 dead, 20,000 more dying every week)-I think that 1 million American dead from COVID is guaranteed. I wish it weren't so, but our collective behavior doesn't change. I do not see the possibility of our behavior changing, and I don't think enough people are going to get vaccinated quickly enough to prevent 1 million dead Americans.

If we don't get serious about COVID, we are going to continue from 1 million dead to something even worse than that. If, for example, 150 million Americans refuse to get vaccinated, we could easily reach 100 million Americans infected, and as many as 1.8-2 million Americans would die as a result.

All of those infections, and all of those deaths, were and are preventable.

✦

One last thought. I hear people say "I am not going to live in fear". For my readers, I am not living in fear. In the pandemic, my business has grown from one client to eight. I had the best financial year in 2020 that I've ever had. I exercise more, eat better, and

enjoy my family life as much as I ever have. We made a fortune (I do mean fortune) in investment income in the last 9 months.

My family and I are planning to get the shot, dust our passports off, and Theresa and I are going to start traveling again. In the next year or so, I'm going to scratch "7 Continents" off of my bucket list. I've been to six continents (42 countries), and I am not letting Covidiots interrupt my life.

I am not living in fear. I am living in reality. The kind of reality where 20,000 Americans die from a preventable virus every week, and many Americans aren't willing to take the precautions needed to prevent it.

Go back and look at my essays from last March and April. I have been posting "viral doubling" charts for several months now. This isn't new. The numbers get larger because viruses spread when people don't take precautions.

Happy New Year.

COVID-19: Where We Are

JANUARY 8, 2021

It is January 8, 2021. This is where we are in the pandemic:

Case counts: case counts and fatalities continue to rise. Yesterday and the day before, we experienced 4,000 American deaths each day, the first time that has happened. That translates into a fatality rate of 30,000 Americans per week.

Our fatality total as of yesterday (as always, thanks to Worldometers.info), was 374,000. If we continue at this pace (30,000 deaths/week**), we will reach 1 million U.S. fatalities in 21 weeks, or early June.** Given our increasing case counts, I am becoming more certain that we will suffer at least this loss of life, and probably much more after that.

Vaccination rate: Dr. Anthony Fauci is predicting that our vaccination rate will increase soon to 1 million doses administered per day. I have attached the link to an Associated Press article with his comments: https://apnews.com/article/anthony-fauci-coronavirus-vaccine-689c7b1e80ae3ecc5a061d0a98e92f02

Certainly any increase in vaccination rates is a good thing. The bad news is that if we are only able to vaccinate 1 million people a day, and two doses are required, only 500,000 people will reach the two-dose requirement every day. At that rate, it will take

us 400 days (February 2022 approximately) until 200 million people are fully vaccinated.

There has been discussion about the possibility of not administering two doses of the vaccine, and providing one dose to twice as many people. The logic behind this is that one dose of either of the currently approved vaccines (Pfizer or Moderna) appear to be about 80% effective in preventing the virus. The two-dose regimen is 90-95% effective.

Compare the following choices:

- 100 million people receive two doses, with 95% protection
- 200 million people receive one dose, with 80% protection

From a public-health perspective, more good is provided of 200 million people have 80% protection, instead of 100 million people having 95% protection. (From a Hal perspective, I want 95% protection, but as a healthcare provider, I want the greatest benefit for the greatest number of people). So we may be entering a period where the vaccination regimen is changed, at least temporarily, from two doses to one.

For my friends and family: stay safe. That means the basics: wear a mask, social distance in all situations, wash hands frequently, and stay home if you can. The next 12 weeks will be the deadliest 12 weeks of the pandemic so far.

Hal

COVID Update January 24, 2021

JANUARY 24, 2021

Today is January 24, 2021. The first case of COVID in the United States was diagnosed one year ago. As of yesterday, we recorded 427,635 American deaths from COVID. Since the last time I wrote (January 8), and additional 53,438 Americans have died, or an average of 3143 deaths a day over the last 17 days.

At that rate, it would take 182 days for another 572,365 Americans to die from COVID. In other words, at the current fatality rate, sometime in July, we will reach the grim milestone of one million Americans dying from COVID.

As of yesterday, the CDC reported that 20,537,990 vaccine doses have been administered. The first dose of vaccine was on December 14, so approximately 20 million doses have been administered in 40 days, or 500,000 doses a day. That number

will increase, and the current goal is 1 million doses per day. However, even at that rate, it will take 400 days to administer 2 doses to 200 million people, or 2/3 of the American population.

There are also confirmed reports of “variants”, or virus mutations. These variants have been noted to be more infectious than the current strain. That means that if our current practices of social distancing, mask-wearing, etc. do not change, the rates of infection will likely increase in the next 6-8 weeks. There are some forecasts that one strain (B.1.1.7) will become the predominant strain of COVID in the United States by the end of March.

What to do about this? I’ll quote the scientists who authored the linked report: “Collectively, enhanced genomic surveillance combined with increased compliance with public health mitigation strategies, including vaccination, physical distanc- ing, use of masks, hand hygiene, and isolation and quarantine, will be essential to limiting the spread of SARS-CoV-2 and protecting public health. “

Hal 1/24/2021

COVID: Groundhog Day

FEBRUARY 2, 2021

Today is February 2, 2021. "Groundhog Day" in the United States.

The movie Groundhog Day was released in 1993. In the movie, Bill Murray wakes up to the same situation (on Groundhog Day) over and over again, until he learns an important lesson. Sort of like us. We keep waking up to a pandemic that worsens every day.

I have been tracking U.S. cases and fatalities since last March. Last week we reached the eighth doubling for both cases (26,800,000 in the U.S.) and fatalities (439,552).

The good news is that there have been two vaccines approved in the U.S. (One manufactured by Pfizer, and the other by Moderna). The bad news is that we cannot manufacture and administer those vaccines quickly enough. As of yesterday, almost 50 million doses have been distributed, and 32 million doses administered. The first dose was administered on December 14, about 45 days ago. Our vaccine rate is increasing (that's good), and yesterday I read that we achieved a 1.3 million doses/day rate.

At 1.3 million doses/day, it will take us 384 days (more than a year) to administer 2 doses to 250 million people (the U.S. population is 330 million). So that rate has to increase, to 2 million or even 3 million doses a day to decrease the case and fatality rate.

Otherwise, we are going to keep waking up to this pandemic, every day, just like the movie Groundhog Day.

COVID-19: 500,000 Americans Lost

FEBRUARY 23, 2021

Today is February 23, 2021. We are at (approximately) one year since COVID-19 came into our collective consciousness in the United States.

This week, we reached another grim milestone: 500,000 Americans have died in the past year from COVID. This screenshot from Worldometers.com:

I want to take a moment and observe a moment of silence for the lives of those 500,000 Americans (and almost 2.5 million people worldwide) who have died so far from COVID. Many of those deaths were preventable, had we taken better precautions, including more wide-spread use of masks, social distancing, and hand-washing.

There is some good news. So far, two vaccines have been approved (one by Pfizer and the other by Moderna). There are indications that two more vaccines may soon be approved in the U.S. (one by J&J, the other by AstraZeneca).

In addition, the number of new cases continues to decline. Fatalities are still high (some days over 3,000 deaths per day), but recently we had a day with less than 100,000 new cases in the U.S. It isn't clear why that is. The obvious reason would be if we had vaccinated 2/3 or 3/4 of our population, but right now (per CDC) 44 million Americans have received 1 dose and 20 million have received 2 doses. So our case decline might be partly due to vaccines administered, but there are probably other reasons too. One of those might be weather related. The weather has been really snowy and cold in the U.S. recently, so some people may find that they can't get out to get a test.

Some potentially worrisome news is that more COVID variants continue to be discovered. Some of those variants are more infectious than the first strain of the virus. The obvious goal is to vaccinate as many people as possible, and hope that transmission of all strains goes down, before the new variants become widespread.

Hal

The Aging Process

APRIL 26, 2021

It is April 26, 2021. Tomorrow will be two weeks since I received my second vaccination. I have never been so grateful for a vaccination in my life.

I haven't written for this site for a few weeks. I have had a very good case of Writer's Block. As that ends, I thought I would share with you some thoughts about aging.

Later this year I will turn 60. That means that if I live to the age of 90 (very possible, I have had lots of 90+ year old relatives), then I am about two-thirds of the way through my life. Which means I am about to enter the last one-third of my life.

There is something about turning 60 that has focused my attention on my death. I realize that discussing my death doesn't make for great party conversation, but it is a fact that I am going to die. So are you. Since both of us are going to die, what are we supposed to do about that?

I think what I am supposed to do about it is to face it head on. Two quotes come to mind:

1) Scott Peck once wrote "the meaning of death is to add meaning to life".

2) In the movie Shawshank Redemption, the character Andy Dufresne says "get busy living or get busy dying".

Someone I know and love is aging very quickly right now. The pandemic aged him a lot. I care about this person, and it seems to me that he isn't doing well. He seems tired of what he is doing, and how he is doing it. He is going to need some help while he is here. He is having a difficult time navigating the aging process. He is going to need a lot of support, and he isn't someone who can easily reach out to get it.

In order to navigate through life in 2021, it helps to be able to use a bit of technology (computers, cell phones, etc.) and this person doesn't do well with that. His ability to work his way through the healthcare system is limited.

Eventually I am going to go home too, but I hope it isn't time for me to go yet. I am having a lot of fun doing what I am doing, and I do hope I get to do it for a while longer. But watching other people in an advanced decline makes me realize that that is going to

happen to me sometime in the future.

I watch other people go through situations, and sometimes I think “that is going to probably happen to me too”. I call that “connecting the dots”. In this case, when I connect the dots, I realize that I am going to be a little old man someday, maybe unable to navigate the complexities of my life in 2050 or so. I may not understand everything that is going on around me. Hopefully my wife and my daughters will be able to help me navigate through that part of my life, so that I can do it with some measure of dignity and grace.

In the meantime, I need to remember to get busy living. I didn’t survive the pandemic just to stay home and hide from life.

Hal

✦

Two great books from Hal, both available at Amazon:

Can Openers: *Essays About Life And Love*

Letter Openers: *More Essays About Life And Love*

2022

3 essays

Thoughts About Retiring

OCTOBER 16, 2022

Several of my friends and relatives are retiring in the next couple of years. Two of them have announced their retirement dates in 2023. I wish them good health and prosperity in retirement. They worked all of their lives, and they have a lot to look forward to.

I don't see myself retiring anytime soon. Retirement is a personal choice, and everyone gets to (or should get to) decide when they retire. Retiring is not a permanent decision (it is possible to come out of retirement), but it isn't easy to do.

I think there are two big categories of planning for retirement:

1) Financial and healthcare planning
2) Activity planning

In my next essay, I will write a bit about Financial Planning. I am not a certified financial planner. But I have been saving for retirement for 34 years, and Theresa has been saving longer than that. I think we will have enough money for retirement. (Although I admit that I have never heard anyone say "I saved too much for retirement".)

The other big category is Activity Planning. How am I going to fill 168 hours a week if I am not working? I guess I will sleep 8 hours/night, but that still leaves 112 hours/week. I don't have a plan for that right now.

Friends ask me "why don't you travel in retirement?" I already travel a lot. I've been to 42 countries, a total of (about) 120 times. I've been to six continents, and Antarctica is on the radar. So I will travel to all 7 continents. But after about 10-14 days away from home, I start to miss my home surroundings. I don't think I would like to leave home for 3-6 months. That doesn't seem like a good fit for me.

My reality is that I have enough time for exercise and hobbies and travel without retiring. Also (and this is important)-I really enjoy what I do. I own my own business, I make good money, and I think I make an important contribution to my profession. So my plan is to not retire, at least not anytime soon.

But I will be financially ready for retirement, whenever it happens. More about that in my next essay.

Hal

Retirement Finance

OCTOBER 18, 2022

I noted in a previous essay that several friends and family members are retiring soon. How are they financing their retirement?

Conventional wisdom is that retirees should have at least three sources of income (the "Three Legged Stool") if possible. Those three sources are:

- Social Security
- Personal savings (401k, IRA, etc.)
- Pension assets

But most people nowadays don't have a pension, so they have to rely on only their savings plus Social Security.

If you haven't done so yet, I suggest creating an account with Social Security (https://www.ssa.gov/site/signin/en/). Once you have an online account, you can obtain an annual statement, which includes a "Personalized Monthly Retirement Benefit Estimate". This estimate varies, depending on the age that you start collecting Social Security.

(By the way-if you can afford to do so, seek the help of a financial planner, accountant or attorney for retirement planning. What I am sharing with you is my experience, and may not be appropriate for your situation.)

Social Security payments increase every year that you wait to start collecting. The earliest that you can collect is at age 62, and the latest is at age 70. The monthly payment if you wait until 70 is almost twice what it is at age 62. What this means is that if you can afford to wait until the age of 70, by the time you are 78, you will have collected the same amount in 8 years as you would have if you began collecting at age 62. And every month after that is a bonus.

I do understand that some people (many people?) cannot wait until they are 70 to collect Social Security. According to one article online, only 5% of men and 7% of women wait until the age of 70 to begin collecting Social Security.

Now what about personal savings? Hopefully you have some savings in a tax-deferred account (401k, IRA or similar). The earlier you can start saving and investing, the more time your money has a chance to grow. (For more backround on saving and investing,

check out my essays “Living Below Our Means”, “Financial Literacy” and Financial Wisdom Part II”.).

How much money do I need to retire? How do I even answer that? A good place to start is to figure out what my annual (or monthly) cost of living is. Once I do that, I have an approximate idea of how much money I need to live on for 1 year. Then I need to make an estimate about how long I am going to live. A rough estimate for many Americans in 2022 is that we will live into our 90s. So I estimate that if I retire at 65, I will need to finance my life for another 30 years.

Here is an example calculation:

Suppose I figure that my cost of living is $50,000/year, after taxes. That probably requires an income (before taxes) of about $70,000/year. So I need to accumulate ($70,000 x 30= $2,100,000). However, if I receive a Social Security benefit of (approx.) $2,000/month ($24,000/year), that would reduce the amount of personal savings that I need by about 1/3. So I might need about $1,400,000 in savings and the remainder will come from Social Security.

So what do I do if I don’t have that amount of money saved for retirement? There aren’t a lot of choices available. The best choice, if I am healthy and still employed, is to keep working so that I have to finance fewer years of retirement. That approach has two advantages. If I work until I am 70, I only have to finance 20-25 years of retirement. Plus my Social Security benefit will be about twice as large as if I start collecting at age 62. A second option (which isn’t so easy) is to reduce my cost of living. But the reality is that if my only source of income is Social Security- that doesn’t pay very much.

I look forward to hearing from you. Send me an email at halward@comcast.net.

Hal

Best Friends

OCTOBER 30, 2022

Last night I was talking to someone about Theresa, and I said “I married my best friend”. The person I was talking to noted that she had never heard anyone say that before.

✦

About a week ago, I learned that someone I know in my profession lost her husband. This woman and her husband had been together for about 45 years. They described themselves as “high school sweethearts”. Someone asked her how she was coping with the loss of her husband, and she said “I’m lost…..”

✦

Several years ago, I attended a professional seminar on Recruiting and Retention. During the Retention part of the workshop, one of the presenters shared the results of a retention survey. She noted that one question on the survey was the most likely to indicate whether an employee was likely to stay at the company, or whether the employee was a “flight risk”.

The question was “Do you have a best friend at work?” People who answered that they had a best friend at work were much more likely to stay at that job than people who did not have a best friend at work.

✦

Having a best friend is really important to me. I know it intuitively. I think it affects the quality of my life, and the quantity of my life.

Have you ever read a newspaper article about an elderly couple, where one of the couple passes away, and the spouse passes away a few hours later? I get that. I can see myself in my 90’s, near the end of my life (let’s talk about life expectancy, shall we?) and thinking “my time here is done” if I lose my best friend.

Have you ever seen a dead animal by the side of the road, and another of the same animal is there, looking? Best friends, I suppose. What else can you do but look and grieve?

✦

During the pandemic, I saw several examples of the opposite of companionship. I don’t know what to call it exactly, but I will try “Loneliness”. Loneliness seems to be one of the most toxic experiences for people.

What is the greatest punishment we inflict on prisoners? Solitary Confinement.

✦

When I first met Theresa, I was not thinking “best friends”. My Caveman Brain was thinking of something else. She knows that, everyone else knows that, now you know that too.

But somewhere along the way, that started to change. My lusty 20’s have gradually softened into a sensual 60’s. Time walking the streets of Paris while we hold hands, and walking our dog together, is as important as fooling around. I would not have said that when I was 20, but I do feel that now that I am 60.

✦

I am travelling this weekend. I am writing this essay in a hotel room by myself. Today is “getaway day”, where I fly home to reconnect with my best friend.

Not everyone has a best friend. I know I am incredibly lucky to have one. I will leave you with a quote from the renowned philosopher Winnie the Pooh: “How lucky I am to have something that makes saying goodbye so hard”.

I wish you peace.

Hal

2025

5 essays

Weekly Update

NOVEMBER 11, 2025

Dear Family and Friends,

I love to write. A lot. I have not written in a while. I am starting to write again. A few weeks ago, I woke up in the middle of the night (seriously) with a yearning to start writing again.

✦

A bit of history: I started writing letters to my family almost 30 years ago. Writing was the best way for me to express myself to Theresa, Heather and Dylan. I was traveling a lot for work, and sometimes the best I could do was to open my laptop and collect my thoughts at 35,000 feet.

One day I passed Heather's room, her desk drawer was open, and I saw that she had collected my letters. Those letters were the inspiration for a book (the blockbuster, "Can Openers", and the smash hit follow-up "Letter Openers", available at Amazon, Barnes and Noble, and now being sold by others on EBay. Seriously).

I spent a few years maintaining a blog (halwardblog.com), and posting the content of that blog on social media (Facebook, Twitter, etc.). I did that to connect with others, but social media started to change, internet strangers started to threaten me, I had no appetite for trolls, so I stopped my social media activity about five years ago.

✦

It is time for me to start writing again. I have the time, and I have connections with all of you that I want to maintain. A few notes about the who, what, where, when, how and why:

Who: note that you are receiving this as part of a "BCC" list. I am doing that to maintain your anonymity. Know that you are either part of my family, you are a friend, someone I care deeply about, someone I know professionally, or all of the above. If you don't want to receive this, let me know and I'll remove you from this list.

A few promises: I will not share your information with anyone. I will not advertise anything here. I will not try to sell you anything (If you want copies of my books, please message me and I will ship copies of them to you for free). I will do my best to stay away from the most divisive topics of the day. I don't mean to offend….although sometimes I do mean to provoke.

Why I am writing: I don't know how to maintain face to face connections with 50-100 people at the same time. I see some of you at breakfast on Saturday morning, I speak to some of you by telephone, some by email, and I see some of you when my favourite band comes to town. But some of you I don't see you face to face very often. Yet I think of all of you often. So I am going to try this as a way to stay connected with all of you.

How: I have created multiple mailing lists. All of you are on a larger "Family and Friends" list, and some of you are on other sublists (I have created a Recovery list for the Saturday Breakfast Bunch. You know who you are. Although you are all invited to breakfast on Saturday mornings, if you can make it to Nudys in West Chester….).

When and Where: I am aiming to do this 1-2x a month, by email.

What: This will be a collection of whatever we would discuss by telephone, or at breakfast. That may include brief life updates, travel, culture, entertainment, sports. And recovery too.

So with that in mind, a few random thoughts this week:

Theresa retired a few weeks ago. The last 30 years she worked at Vanguard (25 years) and Infosys (5 years) in several roles (both defined benefits [pensions] and defined contributions [401ks]). She served her colleagues and her companies well. I had the privilege of reading some of the feedback her colleagues shared with her. They valued her compassion for them, her kindness and her leadership.

I am the beneficiary of Theresa's financial wisdom. Everything I know about saving money (live frugally, spend less than we make, save the difference) I learned from her. Much of what I know about investing (Jack Bogle, index funds, 401ks/IRAs/529s) I learned from her. More about this topic in future weeks….

My work is slowing down. I support early phase clinical trial pharmacovigilance (drug safety). The funding for those early phase clinical trials has slowed, in large part because of regulatory uncertainty in Washington DC. So I am working 25-30 hours/week. I don't need the money, but I do need the mental stimulation and the opportunity to solve problems that works allows.

What are we going to do next? Probably the topic of an essay sometime soon….

The last book I read: "Enshittification", by Cory Doctorow. A fascinating read that describes Big Tech in 2025. This includes Google, Apple, Amazon, Facebook, X, Microsoft, and others. Doctorow follows these companies from founding to today, and explains how each one takes advantage of customers, creators, and regulators. Each

has created a service/technology that is very difficult to quit, by design. (I quit social media a few years ago, and it wasn't easy). The first half of the book describes the problem, and the second half outlines potential solutions.

I will reach out to you soon with some essays.....

With Love,

Hal

What's Next?

NOVEMBER 11, 2025

I noted recently that Theresa retired a few weeks ago, and that my work has slowed a bit. Theresa and I are in a transition period, while she pivots from full time work to something else, and both of our schedules change.

Which raises the question: What's Next?

I hope this note doesn't sound like complaining. It isn't meant to be. It is a reflection that our rhythms are changing...and sometimes I don't like change, even if the change is good for me.

I joke with some of my friends that Theresa and I have read every book about retirement over the past two years. I know I've read at least 20 books on the topic. I started with books about "how to make sure you save enough for retirement", moved to books about planning for healthcare in retirement, and then read about activities in retirement.

One book in particular, "How To Retire" (Christine Benz) was a useful read, because it combined all of the topics in one book. She interviewed 20 experts in the retirement field, and the essays included how to save, how to plan for taxes, Medicare, activity level, etc.

That said, I am still not ready to retire. Work does something for me that nothing else does. I find my work to be mentally challenging. I do problem solving and pattern recognition, and I do it for small clients (companies with less than 25 employees) so I have an opportunity to connect with really smart people on important problems.

None of my other activities “check the box” that work checks. I read, exercise, socialize, travel….but work is the only place where I have the opportunity to problem-solve on a regular basis.

✦

Retirement (life after work) is a personal matter. Hopefully everyone who reads this will have the chance to choose what they want to do in their later years.

I don’t know what that looks like yet…..

With Love,

Hal

Where Is Your Dot?

NOVEMBER 13, 2025

A few thoughts on my connection with people, and my connection with technology.

- A couple of years ago, as the pandemic was easing, I had breakfast with my sponsor. I explained to him that I was feeling disconnected from my recovery program. The online meetings that I was attending weren’t “doing it” for me. (Ironically, I had been one of the people who helped to start some of those online meetings). He said “Build Your We”.

He suggested that I return to live meetings. I did, and I realized that I really missed the “meeting before the meeting”, and especially the “meeting after the meeting”. He noted that we experience something chemically when we are face to face that we don’t experience online.

- Many years ago, (1994-1998) I worked for a company based in Sweden. My bosses boss was based in Sweden. He called a company meeting, and asked everyone to attend. I asked him why he wanted everyone to come to Sweden, when we had these modern technological tools like fax and email (it was 1994). He replied, in Swedish accent and Swedish words, “there is no substitute for contact of a personal nature”. What he meant is that there is no substitute for face to face contact.
- A couple of months ago, I was scheduled to fly home from Sydney on American Airlines. The night before my departure, they cancelled the flight, and rebooked me on Qantas. Qantas is a very good airline. Very safe (see the movie “Rain Man” for

background on that). But Qantas has no Wifi. Which meant that I was out of contact with everyone for 15+ hours. 15 hours without Wifi.

- Last week, Theresa and I went to a concert in Nashville. It was in a theater, and one of the entry conditions was that we had to surrender our smart phones and smart watches, and place them in a special "locked envelope" so that we (and no one else) could take photos or make/receive calls during the show. 4 hours with no phone or watch.
- After the Saturday morning meeting at Hair of the Dog in West Chester, several of us go to Nudy's for breakfast. That breakfast may be my favorite hour of the week. Some of you have told me the same thing. That hour is a bunch of recovering people eating, talking, and enjoying each others company.
- ******

If I could draw something on a chalkboard for you, I would draw "Connection to People" on one side of the board, and "Connection to Technology" on the other side of the board.

If you ask me to place a dot where my comfort zone is, I would place a dot near Technology.

If you ask me to place a dot near what is good for me- that is, what contributes most to my recovery, well-being, joy, and a fulfilled life, I would place a dot near People.

If you ask me to place a dot near what I do most of the time, I would place a dot somewhere in between.

Where is your Dot?

With Love,

Hal

Financial Literacy 101

NOVEMBER 16, 2025

When I was growing up, my family didn't discuss money. I didn't learn about bank accounts, never heard about saving money or investing it, or planning for the future.

When Theresa and I began living together (1988?) I watched her balance her checking account. She offered to balance my accounts, and asked me to provide her my ATM slips. I had no ATM slips. I didn't know I was supposed to save them or track my spending. I started to realize that I was financially illiterate.

I am more literate now than I was then. I'm not great at some of this….but as a result of being conscious of it, Theresa and I are in a much better place now than we were in 1988.

For the younger people on this distribution, and those who also grew up in households without financial role models, I am going to share with you some of what I have learned. I hope this is not in bad taste. I recognize that we don't discuss money in our culture.

One of the benefits of financial literacy is financial freedom. I re-read a book recently (The Psychology of Money by Morgan Housel) that describes financial freedom as the ability to do what you want, when you want, with the people that you want to do it with.

As a result of doing what I have written below, we have financial freedom. I am grateful for that and I would like to share it with you.

Our Five Steps to Financial Freedom:

- **Spend Less Than We Make:** this is the foundation for everything that follows. Financial freedom isn't possible if I spend more than I make.
- True story: when Theresa and I moved in together, she suggested (insisted?) that we only purchase what we could pay cash for (or only charge it if we could pay off the credit card bill 100% at the end of the month). As a result….we did not have bedroom furniture. No bed, no boxspring, no mattress. We slept in a sleeping bag for months, until we saved enough money to purchase a mattress, and then later a boxspring, and then a bed frame. So when I say "spend less…." I mean that I slept in a sleeping bag for several months in order to be financially free.
- Some other things that we agreed to in order to spend less than we made:
- We "brown bagged" our lunch for decades. We packed our lunches the night before work/school.
- No credit card debt. Ever. Theresa explained to me that credit card interest rates were often as high as 18%. And that making only the minimum credit card payment means that I will never pay off my credit card bill. That doesn't sound like freedom.

So we never had credit card debt. Ever. If we couldn't pay 100% of the bill for something at the end of the month, we didn't purchase it. Don't believe me? See "sleeping in a sleeping bag" above.

- Max our 401ks/IRAs/529 savings: I will get to this later (in "Save the Difference" and "Invest"- saving in tax advantaged programs like 401ks and IRAs is a way for us to prioritize our financial future.
- Live frugally: This is baked into "brown bag our lunches", "no credit card debt".
- Save the difference: the point of #1 (spend less than we make) is to save the difference between what we make and what we spend. Saving money means that I started to think ahead in my life. Saving money also means (and I mean this seriously) that I am not stuffing money in a mattress, or hiding it in a closet. Some of my older relatives did that as a result of Great Depression bank crashes. I don't have to do that. I save all of my money in one place, in an insured and protected institution, so that I can track it and be conscious about it.
- Invest some of my savings: this is a topic that requires another essay for a full discussion. Let me start with a disclaimer or two…..I am not a Certified Financial Planner (CFP), and I am not giving you advice. I am sharing experience that worked for me.
- I was married to a young lady (Theresa) who worked at Vanguard Investments, founded by Jack Bogle, who created and popularized index funds. That meant that she brought books home from work (seriously) about low cost index funds, shared them with me, and I learned that I could do investing on a "DIY" (Do It Yourself) basis. This happened at the same time that 401ks and IRAs began to gain popularity in the United States. So Theresa suggested that I save the maximum allowed amount every year in my 401k, and invest it is an S&P 500 index fund.
- For those of you unfamiliar with 401ks and IRAs (and 529 plans), these are saving/investing programs available to most full time employees in the United States. If you aren't sure if your company offers them, ask. If your company doesn't offer them, you may still be able to do some tax-advantaged saving on your own.
- 401ks allow you to save up a certain amount of money on a pre-tax basis (meaning that money isn't taxed until you take it out for retirement). This helps lower your tax bill the year you make the contribution and also invest a larger amount than if you invest after-tax funds.
- Disclaimer: How you invest, where you invest, and what you invest in is a personal choice. Seek professional advice. My comfort zone is investing in the largest

profitable companies in the world. The S&P 500 is composed of the 500 largest companies in the world. They are publicly traded, they answer to shareholders, and their records are public. Thirty years from now, there will still be an S&P 500 (there will still be 500 global profitable companies to invest in), and I will own shares of those companies.

- Compounding: this is miraculous stuff. I was confused by it when I first learned about it.
- Example 1: The principle of compounding is that if an investment grows by 7% this year, and then grows by 7% next year, the total growth is slightly more than 14% (7% + 7%). That is because the 7% growth next year is growth on top of the 7% growth this year.
- Example 2: if I invest $10,000 and it grows by 7% this year, that means that it grows to $10,700. If that grows by another 7% next year, that means that the $10,700 grows to $11,449 (a growth of $749, not $700). So my money starts to make money. The $700 I earn this year makes an additional $49 next year (assuming 7% increases).
- So what? The “so what” is that over the course of 5, 10 or 20 years, that growth may be life altering. When I started investing in the S&P 500, it was at 257. It is now at 6737.
- What does that increase mean? See below- $10,000 invested in the S&P 500 in 1988 is worth $262,900 today.
- Now I need to insert a couple of disclaimers here.
- One is the classic financial company disclaimer that states “past results do not guarantee future results”, or something like that.
- The other disclaimer, and this is important, is that every investment has risk. There are no guarantees. You may invest $10,000 next week in your 401k, and the week after, the market may have a downturn.
- Your $10,000 investment may be worth $8,000 overnight.
- Your $100,000 investment may be worth $80,000 overnight.
- Your $1,000,000 investment may turn into $800,000 overnight.
- Your $10,000,000 investment may be worth $8,000,000 overnight.
- Can you accept that risk?
- Look at the chart above, (the chart with the green line that goes up). Look for the places where the green line goes down. Those are market downturns.

- Wait Wait Wait: this is really important, simple in practice but difficult to do.
- I have never touched our retirement savings. Not once. Not ever. Not one penny. Never. Neither has Theresa, and neither have our daughters (yes, they started saving for their retirement in their 20's).
- The only way for compounding to do its magic is to leave the money where it is. And wait.
- In this case, "WAIT" is an important part of the recipe for financial freedom. I have shares in the S&P 500 that are several years older than Heather. And Heather is 30 years old.

Topics For Discussion

DECEMBER 15, 2025

My family and I are going on a vacation next week. I've been told we are going to a nice place. Theresa does most of the organizing work for our vacations (flights, hotels, activities) and I get interested about three days before we leave.

What I really look forward to is our family time. I like to say "it's good to get the band back together". The four of us live in three different places on two different continents, 10,000 miles apart. So getting back together is a big deal for us.

I bring a list of discussion topics on vacation. We take long walks (or have coffee dates), and I raise these topics as a way to work through decisions and better understand my world. (By the way-I do this with some of you too. If we have breakfast together, or coffee dates, you know that I bring discussion topics).

I have started a list of discussion topics that I would like to process over the next 2-3 weeks. I have not included some of the most personal stuff (what is the combination to the safe each of you have behind the painting on your living room wall, what I will say if the Eagles get knocked out of the playoffs…):

- What books have we read recently? (We are all voracious readers). I recently finished "The Big Short" by Michael Lewis, and am halfway through "1929" by Aaron Sorkin. With my recent reading in mind- are we headed for another financial crash? There seem to be important parallels between 1929 and 2025.
- I also read "Dopamine Nation" by Anna Lembke. I am trying to limit my screen time, and lean into my face to face time with family and friends.

- How long do I want to keep working? Why am I working? Theresa retired about 8 weeks ago. I don't *need* to work, at least not for the money. I do want to be active, and curious, and create meaning. Right now, work does that more than anything else for me.
- If I stop working, I don't think I have enough satisfying things to fill my day. I have thought about purchasing a BMW M5 (top speed 185 mph), but some of my friends explained to me that if I'm pulled over in PA driving over 100 mph, that is a felony, and I won't get to drive my BMW in prison.
- I love live music. My favorite band hasn't played a gig since August, and they haven't announced anything for 2026. Do I need a new favorite band?
- I could purchase a guitar. But I think I'd need to put in at least 2000 hours of practice to get good enough to be "just ok". And 2000 hours is about four years at 10 hrs/week. Can I tolerate sucking at something for four years until I am "just ok"? If I was doing that for four years, I would be daydreaming about going 110 mph in an M5 on the PA Turnpike, and…never mind, prison, I know.
- Where do we want to live long term? My parents passed away in 2008 and 2023. My father in law passed away early this year. I don't need to be here to help support them anymore. My mother in law is aging. Darwin (our dog) is also aging…Those are the relationships keeping us in PA. We don't have a house anymore, we could live anyplace we want. This is probably a "in a few years what do we do" topic.
- I have had recent conversations with friends where we have used the words "luck", "fortune", "privilege", and "blessings". I recognize that most of the topics I am raising for discussion are topics that involve opportunity. With that in mind- how much of my circumstances are due to me, and how much of my circumstances have happened because I was "in the right place at the right time"? How much of my circumstances are due to the zip code I was born in, the decade that I was born in, and let's be real- I live in a society that favors old white guys. Racism and sexism exist.
- Would I have the same life circumstances if I had two X chromosomes and/or different skin color? Using baseball terminology- I may have scored a run, but was I born on third base? I know some people who take credit for all of the good things that they have experienced. I try not to do that. I try not to take responsibility for all of the good circumstances, or avoiding responsibility for the bad circumstances.
- In addition to "luck/fortune/privilege/blessings"….how much of what I have experienced is due to randomness?

- Last topic- given what I have been given, and aware of what I have- how can I be of greater use to my family, friends and society?

Thank you for reading!

I wish you all a healthy, peaceful and safe 2026.

With Love,

Hal

2026

6 essays

Bob Weir: An Appreciation

JANUARY 11, 2026

Bob Weir, one of the co-founders of the Grateful Dead, died yesterday at the age of 78. For those who aren't familiar with Bob Weir, he was the rhythm guitar player, co-founder, and one of the lead vocalists of the Grateful Dead.

Consider this: I never met Bob Weir…but I spent hundreds of hours listening to him play live music.

I admit- Grateful Dead music isn't for everyone. They played improvisational music, also known as "jamming". They were one of the first bands to play a different set list (different songs) every night, and many times the song arrangements changed night to night. Their fans (known as Dead Heads), were attracted to the novelty of different shows every night. I certainly was.

I was taken to my first show in May 1978. Before I attended, my friends explained the following to me:

- The Grateful Dead almost never played the same song in consecutive shows.
- Some songs were played every 3 shows, some songs every 4 shows, some songs were played once a tour, and some songs might be played once a year
- The Grateful Dead usually played shows of (approximately) 15-20 songs. Usually two sets per show, with the first set 8-10 songs, and the second set would include a "drums>space" segment. The second set would be followed by one encore song.
- Songs tended to alternate between those sung by Jerry Garcia and those sung by Bob Weir. Occasionally their bass player (Phil Lesh) or their keyboard player would sing a song. But mostly their shows were two set shows with songs alternating between Jerry Garcia and Bob Weir.
- In any given year, they played about 75-100 different songs
- None of this was a "rule". It just happened this way. A song might not be played for three years, and then it might be played twice in four shows, just because the band felt like doing so.
- Most interesting to me- none of this was planned or written down, including their setlists. In other words- they did not write their setlists out in advance. They made their shows up as they played them. They sometimes had no idea what song they were going to play next. I didn't know what they were going to play next because they didn't know what they were going to play next.

- They did not introduce themselves to the audience, and they rarely were introduced by anyone else. They didn't need to be introduced, because their fans knew who they were. They didn't wear special clothes onstage- they wore the same t shirts and jeans onstage that they wore in their daily lives. They rarely spoke to the audience, other than a brief "thank you" at the end of a show. They didn't tell stories on stage. The point of their concerts was the music. They loved playing their music for themselves, and for like-minded people who were up for an adventure.

They were not interested in fame or fortune. One of their managers noted that they tried to avoid fame and fortune for many years, because they knew that fame and fortune could ruin their scene. They weren't interested in promoting their music. They didn't advertise their shows. What they were interested in was playing live music. They weren't interested in making big money. They were interested in making fun.

[While they were not interested in fame and fortune, fame and fortune found them in 1989, 25 years into their career. Unfortunately, that fame and fortune changed their scene. Brent Mydland died in 1990, and Jerry Garcia died in 1995].

They were obsessed with creating high quality sound. They spent millions of dollars upgrading their concert equipment. They weren't interested in selling records. They were interested in what the music sounded like. They allowed their fans to tape the shows, and exchange the tapes freely. I learned about Grateful Dead music by listening to those tapes.

By their own admission, most of their studio records were just ok. They had a sound in concert that they struggled to replicate in their studio albums.

They did not like to rehearse, especially as they got older. Which meant that their live shows could be inconsistent. Some of their live shows were spectacular, and some of their live shows were just ok. If you were a Dead Head, you had to accept that as part of the package.

✦

Bob Weir was not the focus of the band. Initially (1964-1970 or so), Ron McKernan (Pigpen) was. After Pigpen's death in the early 1970's, Jerry Garcia became the focus of the band for the fans.

My first Grateful Dead show was on May 13, 1978. A friend took me to my first show, and….I didn't like it. After the show, he tried to convince me to go to another one, and explained that this was an acquired taste. I did go to another show later that year, and I

enjoyed it much more.

I saw about 130 shows before Jerry Garcia died, and about 100 shows in the 30 years since then with various other lineups.

✦

The Grateful Dead scene required a certain sense of adventure. It is hard to explain- but the Grateful Dead scene was like an underground club. Most people want to go to a concert knowing all of the songs that they are going to see, and knowing that the band is going to play their favorite song. The Grateful Dead were not interested in what your favorite song was, and they were not interested in hearing song requests. It takes a sense of adventure to be willing to listen to songs you've never heard before, or have only heard once or twice. It takes a sense of adventure to be willing to hear a concert that is "just ok" in search of an adventure.

[I have used the word "adventure" several times. I struggle to explain what an unusual scene this was. Words fail me in explaining this].

The Grateful Dead, and their fans, evolved into a "cultural scene". Both the band and their fans were a group of people who loved to travel (or "tour"), seeing America and connecting with other Dead Heads. I saw them all over the U.S. Realize that in the late 1970s, going to see a concert in another city involved some risk. There was no internet, there were no cell phones or GPSs. Driving to another city to see a show meant driving on roads we had never driven, into places we had never been, without the aid of technology. We became accomplished at reading maps, and we accepted "getting lost" as part of the adventure.

✦

The Grateful Dead, and their fans, accepted being different in a time when there was a pressure to be the same as everyone else. Their fans had a sense of "weirdness" (or ironically, "Weir-dness"). The band, and their fans, learned not to care what was "socially acceptbale" or "culturally relevant". It was more important to have fun. Our kind of fun.

✦

I love Grateful Dead music. I can listen to it for hours (I work out to it, and listen to it in the car), and I can talk about it for hours with my Dead Head friends. In addition to the music- touring with the Grateful Dead has been one of the great adventures of my life. There is an attitude of curiosity, of questioning authority and convention.

That sense of adventure has carried over into other areas of my life. I have travelled to 45 countries with my family, a total of about 140 times. In the same way that I have attended Grateful Dead shows 200 times without any idea of what was going to be played, I have entered countries 140 times without any idea of what adventure was going to occur. When we travel, we make up our fun as we go along.

✦

I will end with a couple of stories. Bob Weir noted in several interviews that he wanted his song "Cassidy" played at his funeral. He wrote the song Cassidy with two people in mind, his friend Neal Casady (featured in the book On the Road), and a baby Cassidy Law, who had recently been born to a friend of his.

Cassidy is the last song on Bob Weir's solo album "Ace". Cassidy is the last song on the album, and ends with Bob Weir singing:

"Fare thee well now

Let your life proceed by its own design

Nothing to tell now

Let the words be yours, I'm done with mine…."

✦

When Jerry Garcia died in 1995, there was a memorial held at Golden Gate Park. After the memorial, Bob Weir was asked by one of the Grateful Dead biographers if Jerry Garcia's death meant the end of the Grateful Dead. His response was "we are just getting started". That was a bold statement, coming at the time of Jerry Garcia's death.

Bob Weir was right. Since 1995, Bob has played with bands like Ratdog, Furthur, The Other Ones, The Wolf Pack, The Campfire Band, Dead and Company, and has performed live with several other bands in guest slots. All of those bands play the music of the Grateful Dead. Bob wasn't done with Grateful Dead music in 1995. He played it up until August 1-3, 2025 at Golden Gate Park, at a celebration of the Grateful Dead's 60th anniversary. I am thankful that I was there.

I don't think Dead Heads are done with the Grateful Dead. We aren't done with this music and it isn't done with us…we are just getting started.

Let the words be yours, I'm done with mine,

With Love,

Hal

Making a Difference

AUGUST 17, 2026

I recently read a quote by French filmmaker Jean-Luc Godard: “A story should have a beginning, a middle and an end, but not necessarily in that order”. With that in mind, I want to tell you a story. I think it is about giving, but I’m not sure…..

Social Determinants:

I receive reading suggestions from my family that I call “Homework Assignments”. I try to complete these assignments, because they suggest things to me that they think will be helpful.

A few recent assignments have mentioned “Social Determinants”, either in name, or in idea. Social determinants are “the conditions where people are born, live, work, play and age, which significantly influence their health, well-being, and quality of life….These non-medical factors…create different levels of opportunity for good health, and create health inequities that are often unjust and avoidable”.

Heather asked me to read a book called "Everything is Tuberculosis" by John Green. The author notes that TB is treatable in the U.S., and is often fatal in Sierra Leonne. For some patients, "the cure and the disease are not in the same place". In other words, where someone lives determines whether or not they survive TB.

Not long ago, I read a book “Deaths of Despair”, by economists Anne Case and Angus Deaton. The authors noted that there is a 7 year difference in life expectancy between college graduates and high school graduates in the United States. The authors then examined the causes of that life expectancy difference. The root cause in life expectancy difference wasn’t because of the education. It was because of the health benefits provided by jobs with a college degree. In other words, people without healthcare benefits had a seven year difference in life expectancy from those that had healthcare benefits.

✦

Social determinants are things that make a big difference in our lives. I have listed a few that were noted in the books above, and then add some of my own:

1) Economic stability

2) Education

3) Healthcare benefits/access

4) Neighborhood environment

5) Social support

And five more that I see locally in my life:

6) Freedom (legal)

7) Literacy (reading)

8) Literacy (financial)

9) Sobriety

10) Transportation access

✦

Saving & Investing

Theresa and I are nearing the end of our work lives. Theresa retired in October, and I can stop working whenever I want to. Theresa and I have been saving for retirement since the late 1980s. Theresa worked in the retirement field (pension and 401k).

Theresa taught me that we should live below our means, save everything possible, and invest it in low cost mutual funds. “Set it and forget it”. We did, and now we have enough for retirement.

We may be able to help some people, and help with some of their Social Determinants. In other words- if someone experiences a negative life change that they did not create, can we help them? Should we try to do so? What is the greatest good here? What is the greatest need, and what can we do to create the greatest positive impact?

One of my friends (bcc’d on this) talks about sharing “Time, Talent and Treasure”.

✦

Making A Difference: “Arc Changing”

We have been asked to intervene on behalf of a few people, where our intervention made a difference. We learned that those people had important needs. The kind of needs that, if they weren't met, could make a difference in the rest of their lives.

I call this "Arc Changing". I am grateful for the opportunity to do this. When we learn that someone has life circumstances that are at risk, we may be able to make a call that restores their life circumstances.

That is a privilege. It is also a responsibility. In one of the sacred texts, it says "to those to whom much has been given, much is expected".

✦

Theresa and I recently attended a workshop that discussed Charitable Giving. We discuss:

Do we give now, or wait until we have more and give later?

Do we give lump sums, or monthly/quarterly gifts?

Do we give in our area, or do we give 10,000 miles away?

Does the receiving organization spend money frugally?

We want to maximize the impact of our giving. If we became aware of an organization that can document big impact, that X dollars saved Y lives, (or treated Y cases of malaria, or Y gallons of clean drinking water, or whatever), I would be more inclined to give.

Hal

August 2026

The Stories We Tell Ourselves

SEPTEMBER 16, 2026

I sat down to write this yesterday, and it poured out in 45 minutes. It isn't perfect, but it is authentic. It is a collection of a few thoughts about my internal dialogue. I think I will call it "The Stories We Tell Ourselves".

I have read several quotes about how we think of ourselves (below), and I have sensed a shift about this:

- “When you change the way you look at things, the things you look at change”
- “We see things not as they are, but as we are”
- “The stories we tell ourselves…”
- And the Kurt Vonnegut poem on “Enough”….

I have been carrying an internal dialogue of “not good enough” or “less than” for as long as I can remember. I have an early memory of bringing home a test with a 98 score. My mother’s response was “why didn’t you get a 100?!” I have been trying to avoid 98s for a long time.

Another meaningful quote, (I think from “Kitchen Table Wisdom”): “I do not have a soul…I am a soul”. And I am learning that my soul is enough, and that my soul wants to connect with other souls. When my soul connects with other souls, I am enough, I have enough, there is enough. I don’t need a 100.

✦

I have worked in pharma for almost 40 years, much of it on the periphery of clinical trials. In the clinical trial space, pharma used to refer to those who participated in clinical trials as “subjects”. The people who were referred to as subjects felt that that term was demeaning, that it made them feel like laboratory animals. So the terminology changed to “patients”. And the people who were referred to as patients felt that that term made them feel as though they were being defined by their disease. (In other words, if someone has asthma, are they an “asthmatic” or are they someone who has asthma?). Now the trend is for people who participate in clinical trials to be referred to as “participants”.

✦

In the recovery world, people with alcoholism have self identified as “alcoholics” or “addicts” since the founding of Alcoholics Anonymous in 1935. In 2026, there is a trend for people to not want to be identified by their alcoholism.

Is someone an alcoholic? Or is that person someone with alcoholism? Or someone with a problem with alcohol? Or someone with a substance use disorder?

✦

I recently heard someone discuss a Greek myth about the Ship of Theseus. I have included an AI overview of this Greek myth:

What happens if a ship composed of 30 planks has 10 of those planks replaced? Is it still the same ship? At what point would the original ship not be the original ship anymore?

More importantly, what happens when we change over time? Are we the same person, or are we a different person, or somewhere in between?

I tell a friend (named Keith) about some of my "adventures" when I was younger. He tells me "Hal, you aren't that person anymore". Am I the same person that I was when I was 18? Am I a completely different person? Or somewhere in between?

The point of the Ship of Theseus myth isn't about the ship. It is about us, and our character and identity.

✦

In the 2014 memoir "Just Mercy", human rights lawyer Bryan Stevenson states "we are more than the worst thing we've ever done".

I suppose we are also less than the best thing we have ever done.

✦

Ed Koch was the mayor of New York City from 1978-1989. He used to ask the people of New York "How'm I doin?" It was his way of avoiding blind spots, and taking informal opinion polls about what other people thought of his performance.

Sometimes I ask the people I am closest to "How am I doing?" I want to know. I need to know. I have the capacity to grade my own test paper, and if I do that, I either give myself marks that are too low, or too high. When I ask that question, I signal to them that I am open to change.

I want to be open to change because I am curious about the world, and about myself. I want to be curious, and be open to change, all the days of my life.

There is a prayer that I see on the walls of a lot of sacred places. It is called the Serenity Prayer, but I think of it as my Change Prayer:

God, grant me the serenity to accept the things I cannot change,

Courage to change the things I can,

And wisdom to know the difference.

✦

P.S. I was going to call this essay “A Case of Mistaken Identity”, but that sounded darker than what I want to express.

Bad Predictions

OCTOBER 21, 2026

I am a bad predictor. I predict most things badly. Like sports, elections, the weather, and (in the short term) the stock market. I admit it, and I don’t spend money on my predictions.

I don’t do sports gambling, prediction markets, or day trading. I have no idea what tomorrow will bring. I note that because Americans wagered $166 billion in 2025 on sports gambling, with 2026 sports gambling projections to exceed $220 billion.

I also note that only 2-3% of people who gamble make money in the long term. The rest (97-98%) lose money. The house wins. Almost always.

I am a very bad predictor. I will continue to be a bad predictor. That is the only accurate prediction I make.

But just for fun….I have added three really bad predictions that I made: The Phillies 2008, Villanova men’s basketball 2016, and the Eagles 2017-2018.

I was wrong.

✦

On September 10, 2008, as I was getting ready to go to sleep, I told Theresa “the Phillies are done. I’m out”. At that point, the Phillies were 79-67 (a .541 winning percentage), and were 3 ½ games behind the New York Mets. Remember my prediction, “the Phillies are done”.

For the rest of September, the Phillies went 13-5.

In the NL Division Series, they beat Milwaukee 3 games to 1.

In the NL Championship Series, they beat the Dodgers 4 games to 1.

In the World Series, they beat Tampa Bay 4 games to 1.

From the moment I said “the Phillies are done” until they won the World Series, they went 24-6, which is an .800 record.

✦

Villanova men's basketball team went to the 2016 Final Four in Houston. Villanova did not win their own conference championship. My prediction for Villanova that year was "no chance". They faced Oklahoma in the NCAA semifinal game. They had earlier lost to Oklahoma 78-55 on December 7, 2015. So I was not too hopeful about their chances in the Final Four. Heather and I went to Houston, and I expected a blowout. What I did not expect was that Villanova did the blowing out, 95-51. If you don't remember the Villanova buzzer beater versus North Carolina, go watch the video. So much for "no chance".

✦

On December 10, 2017, the Philadelphia Eagles were playing the LA Rams. In the third quarter, Carson Wentz tore his ACL, his LCL, and damaged his meniscus. At the time, the Eagles were 11-2, with Dallas (at 7-6) the next closest team in the NFC East. With Carson Wentz out, I said "the Eagles season is over". Remember my prediction: "the Eagles season is over".

The Eagles went 2-1 the rest of the regular season (although Nick Foles was not so impressive).

They won their first playoff game against Atlanta 15-10, but only because Julius Jones failed to catch a touchdown catch at the endzone line with time running out.

In the NFC Championship Game versus Minnesota, the Vikings started the game with a touchdown drive where they gained yardage on every single play. Nine consecutive plays, with 4 of them gaining between 10-25 yards. The air went out of the stadium (I was there). I slumped in my seat, held my head in my hands, and thought "oh no".

A few minutes later, the Eagles Patrick Robinson intercepted the Vikings QB, and from the moment Robinson touched that football, the Eagles outscored Minnesota 38-0.

Do I need to tell you that the Eagles won the Super Bowl versus the New England Patriots 41-33? Do I need to tell you that "41-33" is imprinted on my brain?

Maybe my prediction "the Eagles season is over" was wrong?

✦

Where's The Remote?

OCTOBER 22, 2026

(An essay in memory of my late father, Joseph Ward)

True story, word of honor, part 1: Theresa is working on a crossword puzzle right now. The puzzle theme is "Where's The Remote?"

True story, word of honor, part 2: My father misplaced his TV remote control a lot. Like all the time. He also turned the volume on his TV up to 11 a lot. Like all the time. The combination of him turning his TV volume up to Led Zeppelin levels along with him misplacing his remote control meant that his TV would be blasting when I arrived, and I could not find the remote to turn it down.

I went to visit my father on April 22, 2023. He was living in an assisted living facility in New Jersey. When I arrived, the woman at the front desk told me how sorry she was about my father's passing. Which I appreciated, except….I didn't know he had passed. I was coming to visit him, and….

So I walked down the hallway to his room, and I could hear his TV blasting at Led Zeppelin volume. He had indeed passed away, just minutes before. I decided to turn off the TV (he certainly didn't need it anymore), and….I could not find the remote control. I looked around him, and in his bed, and his chair, and under his bedsheets. Not under the bed. Nothing. Nowhere.

In order to have some silence, and pay my respects, I had to unplug the TV.

I never did find the remote control.

Where's the remote?!

With Love,

Hal

P.S. In my faith, we have an expression: "May his memory be a blessing". In his case, his memory is indeed a blessing. May he rest in peace.

Meditations on Honesty

OCTOBER 28, 2026

On February 26, 1981, Joey Coyle, a Philadelphia longshoreman, was driving behind an armored car when the doors of the armored car opened up. Two bags full of $100 bills fell out. Joey Coyle picked them up, and then spent the next week trying to figure out what to do with $1.2 million. In that week, he gave some of it away and spent some of it. He was arrested a week later at JFK Airport, trying to board a plane to Mexico. His story was later made into a movie (Money For Nothing) and a book (Finders Keepers).

I was 19 years old at the time. I remember talking to friends about what we would do if an armored car opened up in front of us. I don't remember saying "I would notify the police immediately and return the money to its rightful owners".

✦

Theresa and I moved in together sometime in 1988. One day while opening our mail, we learned that our credit card company had mistakenly issued a credit to us for $1500. My first reaction was "Monopoly: Bank Error in Your Favor: Collect $200". My second reaction was "Shopping spree!!".

Theresa's first reaction was "that is a mistake on the part of the credit card company. We must notify them of the error. They probably know it already, but we should notify them. That is not our money".

✦

In 2002, I was working for a company that had issued generous stock options to me. Those stock options were worth a lot of money (ironically, about the same amount as what Joey Coyle found in 1981).

I was invited to a meeting on a Friday morning in July 2002, where a group of about 75 people were informed that a scientific paper was going to be published the following Tuesday morning. That scientific publication was going to negatively impact our company stock, and the value of our stock options would decrease, and maybe evaporate.

The Head of Legal then explained that this counted as insider information, and we were not allowed to discuss or communicate about it with anyone, and that we were not allowed to act on it in any way. In other words, we needed to stay completely silent

until after the information was published, and after the stock markets opened the following Tuesday morning.

My $1.2 million in stock options was enough to pay for our 7 year old's college tuition, our 1 year old's college tuition, pay off the remainder of our mortgage, and put away the remainder towards our retirement in 2025. I was asked to be silent about the loss of all of that.

That following Tuesday morning, I purchased a very large cup of coffee, stepped into my office, closed the door, and opened a website that showed my company stock price. I looked at my watch, 9:30 passed, and my company stock price dropped that day (and following days) from $58.48 to $28.25. I waited until about 9:45, when all of my options were underwater (had lost all of their value), and I called Theresa. I let her know that our plans for our stock options were finished.

Theresa handled it a lot better than I did.

We both handled it better than two people who worked at my company, who acted on the insider information, and sold their company stock. They later had to deal with the Securities and Exchange Commission.

✦

My Honesty meditation for today:

How do I act on "following the rules"? Do I pick and choose the rules that I follow?

Am I doing the right thing because I want to do the right thing, or am I doing the right thing because someone is watching? If no one is watching, would I continue to do the right thing? And if so, would I do it gladly? Would I do it if there was a substantial cost to me (time, money, energy)?

Am I living a moral life? And if so, is living a moral life reward in and of itself?