A LETTER TO MY CHILDREN
AND GRANDCHILDREN

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December 8, 2021
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1. Background

As a young adult I received a letter from my grandfather where he provided his views and advice on life. I appreciated that and have always felt it was something I wanted to do for my children and grandchildren.

One thing that was important to me in my grandfather’s letter was his comment that “almost nothing is wrong in moderation, absolutely anything is wrong in excess”. This comment surprised me. He had always been a very conservative Christian and right and wrong had always been clear and absolute to him. I believe his comment on moderation came from wisdom gained from life experiences.

In this letter I provide my personal perspectives in the hope that they will be of help to you as you develop your own personal perspectives on issues and opportunities in your lives.

I have been blessed in many ways, greatest among them is being a parent and grandparent. One of the many benefits of being a parent is developing a greater appreciation of the differences among people, including our own children and grandchildren.

As I began gathering information and perspectives to use in a letter, I realized the following:
- How much I did not know about so many issues and opportunities
- How much I enjoyed learning about those issues and opportunities
- That I should work in pursuit of solutions for those issues and opportunities
- How different people are in personality, yet how similar they are in essence
- How this letter would be primarily for me, yet of some benefit to some of you
- How my perspectives and therefore this letter will change as I continue to learn

Researching information and perspectives for this letter led to a better understanding of the importance of accurately and adequately informed voters for a successful democracy and prosperous economy.

• Faith in God

I believe in God but have difficulty describing what that means to myself and others. Being part of a greater good (i.e. God) has always been important to me. Religions describe what faith in God is for us. However, although inspired and guided by a faith in God, religions are led by humans and have the resulting imperfections that human leadership brings. Each religion has developed from different cultures seeking to understand the greater good through God. The fact that they have developed with different approaches to that goal is understandable. My greatest challenge regarding religions is that they each claim
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exclusivity. A loving God would not exclude billions of people from heaven (i.e. sharing in the goodness of God), either during our lives here on earth or after those physical lives end, just because of cultural differences.

Religion has been a way to organize our faith. As respect for religious leaders has declined, people have lost faith. We cannot know everything; we must rely on and trust each other through our personal faith in God and the goodness of people through their faith in God. Faith in the goodness of God is as important to us as our physical and economic security.

Fundamental to faith in God is honestly treating others as you would have others treat you. Accomplishing that is done by seeking the common good through the pursuit of truth and balance in all things.

- **Truth and Balance**

People cannot do the right thing if they are misled by political and business leaders. Marketing has become important to political and business leaders. Marketing can be informative or misleading. Knowingly using selective truths to mislead is dishonest. Trust in political and business leaders is fundamental to a successfully functioning society that works best for all people, wealthy and non-wealthy. Trust can only be achieved with honesty and fairness.

The following require balance:
- Wealthy and non-wealthy
- Conservatives and liberals
- Right and left
- Old and young
- White and non-white
- Christians, Islam, Hinduism, Sikhism, Buddhism, Judaism, etc.
- Leaders and constituents

Short-term and long-term perspectives also require balance. Our self-interests are more important in the short-term (food, shelter, safety, family, etc.), but common good is important in the long-term for our long-term self-interest. Proper balance of all individual beliefs is the only way to function successfully as a society. Balance, not compromise or moderation, is the complete and honest consideration of all aspects of issues prior to determining a solution that best meets the interests of all people.
• **Beliefs**

Beliefs are necessary to process and respond to complex aspects of life. They are a product of our personalities and experiences and fundamental to who we are. They may be refined with additional information and perspectives, but we each have a fundamental point of personal preference on the spectrum of things ranging from the far left to the far right. The countries political and economic currents have swayed over time from the left leanings of the Franklin Roosevelt period and the right leanings of the Ronald Reagan period. Each contributed benefits and detriments. Today we need leaders who will seek to honestly understand the opportunities and challenges that both leanings present and who are willing to work to find the appropriate balance and therefore achieve long-lasting solutions.

Beliefs need to be accepted as “working theories” that will evolve as we learn more information and consider perspectives of others. We should not concede our beliefs without appropriate support for alternative perspectives.
2. America’s Potential

- **Melting Pot**

America is the melting pot of the world. Roughly 83% of all people in America are either immigrants or are descendants of immigrants. Of the remainder, roughly 15% are African Americans, who are primarily descendants of slaves who were brought here against their will, and roughly 2% are Native Americans. America’s diversity of race, nationality, culture and religion provides our strength, challenges and opportunity. It is the foundation from which to build a great country and to become an example of unity for the world. Democracy is a great political system with which to fulfil America’s potential. Capitalism is a great economic system with which to provide for America’s prosperity.

- **Shared Values**

Following are shared values and principles which are fundamental to our society:

- **Faith**
  - Faith in the goodness of God
  - Faith in the goodness of people through their and our faith in God

- **Human rights**
  - Life, liberty and the pursuit of happiness for all
  - Equal social, civil and legal justice for all

- **Democracy**
  - Governance of the people, by the people and for the people
  - Separation of church and state, but retain a faith in God
  - Separation of powers within the federal government
  - Separation of powers between the federal and state governments
  - Security and wellbeing (physical, digital, health, etc.)
  - Sufficient transparency of information to maximize effective elections

- **Capitalism**
  - Efficient and effective commerce for meeting the needs of society
  - Sufficient income for the wealthy to fund business investment
  - Sufficient income for the non-wealthy to fund economic activity
  - Sufficient income for social issues (healthcare, retirement)
  - Sufficient transparency of information to maximize the efficiency of economic free markets
No matter the education or experience, all people have a heart, love for children, and belief in fair play and right versus wrong. Common social values can only come to the surface if people believe in their political and business leaders. No one leader can be the focus of change; equally important are all the other leaders and team members supporting the leaders. We each need to do everything can for the development of our best government and economy. The world is developing rapidly (technology, communications, internet, social media, marketing skills, etc.) and requires the best of all of us.

- **Age of Reason**

The development of the printing press in the 16th century resulted in the Age of Reason (17th to 19th centuries). During that period, many other technology and communications advancements were facilitated by the use of the printing press (electricity, telephones, television, steam engines, combustion engines, air travel, space travel, etc.). Each of which has had significant impact on our social, political and business environments.

New technology and communications advancements made possible by the use of the internet will result in a second Age of Reason that will have an even greater impact than the printing press. They will provide a greater number of people the opportunity to develop and provide guidance to political, business and social leaders. People can’t individually, or as a group or groups, solve the issues facing government and business, however, people can require that political and business leaders solve the issues in the best interest of all people.

Thinking and acting out of passion is for the short-term. Thinking and acting with reason is for the long-term. Reason was fundamental to our constitution and will be to our future.

We have the opportunity to realize America’s potential today as a result of advances in technology and communications, increases in education and greater access to information. It is up to us to take advantage of that opportunity.
3. America’s Challenges and Opportunities

Our political, economic and social environments are intertwined. Fair and informed elections are fundamental to a successful democracy, maximum economic prosperity, and accomplishment of social justice. Voting decides who will make decisions that will impact the economic and social environments for our children and grandchildren. The best elected leaders will consider the interests (economic, social, ideological, religious, legal, etc.) of all people and find solutions that balance those interests for the good of all.

Our informed voices matter. It is up to each of us, within the constraints of family and career responsibilities, to do what we can to fulfil the promise of democracy for America and the potential for America as an example for the world. Seeking out and open-mindedly considering accurate and independent information and perspectives is a critical part of each of us becoming informed voters.

Over the past few years I have reviewed information and perspectives on the challenges facing our country in an effort to determine where I could best use my time, experience and skills in an effort to improve the future for you. In order to research those challenges and opportunities, I organized them into two categories.

• Government, Democracy and Our Society

Over the past fifty years the percent of people who trust the Federal government has declined from 70% to 20%. Voters don’t believe their vote matters. Voter turnout in the US is 55%, versus an average of 70% in other developed countries.

Elected leaders during that period modified election and legislative process rules and procedures to advance their own self-interests, primarily getting re-elected, rather than working for the public interest.

Most voters evaluate candidates for elected office based on the issues and their beliefs on those issues. The result is elected leaders who must stand up for those issues and not solutions that balance the beliefs of others on those issues. Since each major issue is represented by a spectrum of beliefs the only possible outcome is gridlock. The number of meaningful laws passed in Congress has declined by 50% during that period.

Accurately informed voters are essential to a successful democracy. It is not possible for each citizen to become sufficiently informed on all issues to make all decisions. We elect leaders to do that for us. We need to be sufficiently informed to elect high quality leaders and to provide elected leaders with guidance on addressing key issues.
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Voters have the need and right to all meaningful information about candidates for elected office, the economic and social long-term goals they would be pursuing if elected and the measurement and reporting of the progress made toward accomplishing those goals.

• **Business, Capitalism and Our Economy**

Over the past forty years the percent of US income received by 90% of the people has declined from 65% to 50%. That 15% shift represents approximately $2.5 trillion per year. If that hadn't happened, 90% of the people in the US would have 30% higher incomes today. The income received by the top 10% of the people increased from 35% to 50%, approximately $2.5 trillion per year, with the top 1% of the people increasing from 10% to 20%, approximately $1.7 trillion per year.

Because 90% of the people drive consumer demand and consumer demand drives economic activity, this shift in income has limited demand for products and therefore the economic growth of the country. Excess income to the top 10% has resulted in significant, and not economically supported, stock market and other high end asset price inflation.

On average, the 90% of the public had no increase in income during that time. White males in that group saw a decline in both income and status.

During those forty years the purpose of a corporation has been defined as being to maximize shareholder value. Shareholders are corporate owners and are primarily in the top 10% of the people in our country. The theory was that if the shareholders did well, the benefits would “trickle down” to the remaining 90% of the population. Although the 90% aren’t doing terribly, they aren’t doing as well as the top 10%, which results in a belief they aren’t being treated fairly.

There is currently a movement underway to redefine the purpose of a corporation to be for the benefit of all stakeholders, not just shareholders. In order for stakeholder capitalism to be effective, corporations need to be transparent about their goals, actions to implement those goals and compensation structures in support of those goals.
4. My Efforts to Create the Future I Would Like to See for You

We all have skills and experience and using them in a way that we believe is good is important for our happiness. As most people, I have spent most of my adult life focused on raising my family and building my career. With my children now requiring less direct parental involvement and being no longer in the process of building my career to support my family, I now have time to focus on serving my family in other ways. My goal is to continue adding value to my family, community and in general, through improving the quality and actions of, and therefore trust in, our leaders.

- **Citizens Platform**

The Citizens Platform reflects my personal perspectives on the top issues facing America today and how best to address them. It is what I believe our political leaders should have as goals and should be held accountable for accomplishing. See [www.citizensplatform.com](http://www.citizensplatform.com)

- **CIV Initiative**

The CIV Initiative (Citizens for Informed Voters Initiative) has been developed to support individuals with the time, skills and experience in researching -

  - **Candidates:** Researching information and developing ratings on candidates for elected office in their voting districts. The ratings would be on the candidate’s honesty, skills, and willingness to achieve balanced solutions.
  - **Issues:** Researching information and perspectives on the issues that are facing America today to better understand those issues and to elect good leaders that will develop balanced solutions for them.

The goal of the initiative is to improve the quality of our political leaders through more engaged and informed voters. The initiative is designed to support both individual efforts and efforts of those wishing to work on teams. See [www.civinitiative.com](http://www.civinitiative.com)

- **Other Initiatives**

I am following, supporting and/or working with the following other organizations/initiatives:

  - **Just Capital** ([www.justcapital.com](http://www.justcapital.com))
  - **Fair Districts PA** ([www.fairdistrictspa.com](http://www.fairdistrictspa.com))
  - **Open Primaries** ([www.openprimariespa.org](http://www.openprimariespa.org))
  - **Committee of Seventy** ([www.seventy.org](http://www.seventy.org))

I will continue looking for other initiatives to follow and support.
5. Summary

A running buddy of mine used to say as we approached a steep hill during a 10k race - “every challenge is an opportunity to excel!” We would then run hard up the hill passing several other runners on the way. After the hill, a few runners would pass us as we caught our breath, but never as many as we passed on the way up. When I face a challenge in life I like to think of his saying and look for opportunities to excel.

I hope each of you experience the same joy and happiness in your lives that I have in mine and that your challenges become “opportunities to excel” for you as they have for me.

Always remember Grandad Naugle’s advice – almost nothing is wrong in moderation, absolutely anything is wrong in excess.