THE LIFE & LEGACY OF
BILL DANIELS
TELL STUDIOS
THE LIFE & LEGACY OF BILL DANIELS
THE LIFE & LEGACY OF
BILL DANIELS

SECOND EDITION
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**THE LIFE OF BILL DANIELS**

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By happy coincidence, we will celebrate two major milestones in 2020. One is the Daniels Fund’s 20th anniversary. The other is what would have been Bill Daniels’ 100th birthday. Over the past two decades, our work at the Daniels Fund has been a tremendous honor. With the release of the second edition of this book, we pay tribute to our founder, whose life began in 1920, and we honor his legacy, the Daniels Fund, making lives better since 2000.

The pages in this book hold more than just a story. It’s a great one, without a doubt. But first, we would like to share the deeper reason for this book.

There is a unique narrative to each of our lives — a record of who we are, what we stand for, and what we do. These stories describe the ways we change, and are changed by, the other lives unfolding with ours.

Some people live extraordinary lives, with a few who dare to be “larger than life” itself. When these remarkable people come to the end of their journey, preserving their life story is an important opportunity. The eternal light of their knowledge and inspiration can brighten our own stories while they’re still being written.

Bill Daniels was, undeniably, larger than life. He stood tall and, as he achieved great heights, helped everyone he could to rise along with him. He was guided by a definite set of values and principles. However, Bill was just a man, far from perfect and no stranger to mistakes. He learned from his experiences and allowed his compassion for others to shape him. He leveraged intellect, instinct, drive, and a healthy dose of luck to pioneer an industry, earning a fortune in the process.

Those of us who knew Bill treasure every memory. We witnessed his legendary entrepreneurship or his joyful philanthropy or his hopeful political endeavors. All of us continue to learn from Bill to this very day.

In his final years, Bill laid the plans for the foundation that would bear his name. He established the scope, method, and impact of its giving. As the Daniels Fund continues Bill Daniels’ legacy of generosity, we are united in our commitment to honor our founder’s wishes. After all, Bill offered the rewards of his life’s work as a gift to the community, and he deserves nothing less.

To bring you *The Life & Legacy of Bill Daniels*, we spent years combing through tens of thousands of Bill’s items — decades of correspondence, photos, videos, print and television coverage, interviews, and documents of every kind. We want you to know him, too. You’ll notice how the Daniels Fund and its programs feel a lot like the man who created them.

With this book, it is our goal to motivate and guide future board members and associates as they assume the privilege and obligation of honoring Bill Daniels’ intent as caretakers of his legacy.
Writing a book is in some ways like starting and running a company. Success depends a great deal on many people, who all contribute their unique talents toward a common goal. We are deeply indebted to all of them.

First and foremost, we thank our exceptional editorial committee at the Daniels Fund who worked so enthusiastically with us to make sure that we captured a true picture of Bill Daniels and the huge impact he had on the Daniels Fund, the community, and the world. Our heartfelt thanks go to Linda Childears, Bo Peretto, Dale Bradley, and Peter Droege. Their enthusiasm and passion for the project were inspirational. It was a genuine pleasure and privilege to work with them.

We're also grateful to Bill's friends and Daniels Fund board members who read the manuscript and offered their suggestions and encouragement: Hank Brown, John Saeman, and June Travis.

We extend special thanks to Stephanie Kadel Taras, a gifted writer and true friend, for the talents and insight she brought to this project.

Finally, without the efforts and encouragement of Don Richards, we might never have had this unique opportunity to preserve Bill Daniels’ life and legacy. He believed so much in Tell Studios and the value of our work that he introduced us to Linda Childears and championed our working relationship.

Jeanne S. Archer
Andy Archer
Tell Studios Inc.
August 2012
THE LIFE OF BILL DANIELS
Bill Daniels’ Life Story
Bill smiles in this photograph, taken in 1985.
Photo by Nicholas DeSciose
The Life & Legacy of Bill Daniels

Who was Bill Daniels?

“I've lived a fantastic life. I've had a ball. I've done everything that a guy could want to do. I've got all the money I could ever spend. To me, the excitement is: What's next? What contribution can we make? That's where all the fun is.”

— Bill Daniels

When Bill Daniels entered the world on July 1, 1920, no one other than his devoted mother could have imagined how many lives would be made better through his vision, perseverance, and hard work. Over the course of his lifetime, he served his country as a fighter pilot in two wars, became a pioneer in an industry that changed the way that people communicate, and contributed millions of dollars to deserving people and worthy causes.

As a role model and mentor to many, Bill often encouraged others to take a chance on themselves — to have the courage to try something new and see what was possible, for themselves and for society.

His advice was born of experience. Most of his ventures turned out well. However, this driven, dynamic visionary would be the first to admit that he also took chances that were not so successful. But Bill learned lessons from each venture, and he kept moving forward. And in his later years, when young executives and college students and entrepreneurs turned to him for advice, he had a lifetime of hard-won wisdom to share.

From his humble beginnings growing up poor in Depression-era America to his last days as a successful trailblazer in a booming industry, Bill witnessed change at lightning speed, both in the country he loved as well as in his own life. Yet he found that the same values and behaviors that he learned growing up served him well as a business and community leader.

He held himself and others to high standards and, by doing so, inspired and motivated others to succeed. In short, he brought out the best in people by believing in them and in what they were accomplishing together. While Bill's career changed the world, his philanthropy will continue to change lives for generations.

As visitors enter the Denver headquarters of the Daniels Fund, they pass a larger-than-life sculpture of Bill Daniels. He sits at ease with his hands folded. His lips, curved into a slight smile, hint at a sense of humor. His eyes seem to observe those who pass through the main doors of the Daniels Fund. Over his shoulder are the headquarters of Young Americans Bank, the only bank in the world exclusively for kids. Starting it was one of Bill's proudest achievements.

The statue was a gift to the Daniels Fund from a former publisher in the cable industry who lost everything to bankruptcy in the late 1980s. After all other avenues had failed, he sought help from Bill Daniels, who agreed to give his industry colleague an unsecured loan large enough to help him get a fresh start. Ultimately, the man was not able to repay the loan during his benefactor's lifetime.

In 2005, five years after Bill's death, the Daniels Fund was considering options for creating some kind of permanent tribute to its founder. Then, unexpectedly, the former publisher emerged with an offer to cover the cost of a bronze sculpture as a way to honor the
memory of the man who had taken a chance on him. Even though the loan had long been forgotten, the man indebted to Bill said he felt compelled to do this because it was the kind of thing he knew Bill Daniels would have done.

The sculpture doesn’t just immortalize a man; it immortalizes his legacy and the foundation he endowed to serve the needs of people in Colorado, New Mexico, Utah, and Wyoming. His presence is larger than life for the many people who knew him and wanted to remember him with this book.

Throughout his professional life, Bill was interviewed by reporters all around the world and gave speeches to thousands who hung on his every word. The articles acknowledge Bill’s role in revolutionizing the cable television industry, report on his sports franchises, and honor his philanthropic generosity. But for all the accolades he received in his lifetime, Bill never forgot that relationships are built one person at a time.

One way that he built and sustained lasting relationships was through letter writing. These letters, in his own words, give a deeper understanding of the
man, revealing his emotions, personality, and care for others. Bill’s immense body of correspondence is a treasure and a reminder of one of the hallmarks of his life: communication, communication, communication.

With a secretary to do the typing, he sent thousands of letters over the years and kept copies, most of which still exist. Bill used correspondence for much more than keeping up with old friends.

Bill’s prompt and frequent correspondence — which often contained advice and encouragement — became legendary. He clipped articles to send to his associates and sent framed photographs to friends after they had visited him. He was vigilant about sending thank-you notes and wrote out-of-the-blue letters of appreciation to current or former associates just to let them know they were on his mind.

He wrote letters of congratulations when he saw someone’s good news in the paper. He wrote letters of welcome to new associates in his company, espousing his core values: ethics, integrity, and compassion. He wrote to political leaders to remind them of the jobs they were elected to do, and he wrote to famous athletes to thank them for being positive role models. He wrote to children to praise their excellent report cards (or to admonish bad behavior). He wrote to the mothers of his colleagues to compliment the great job they did as parents. He wrote to college students with encouragement and career advice. He wrote to new business owners to wish them good luck. He wrote to prisoners and ambassadors, reporters and college presidents, cadets in military school, and old Navy buddies. Bill was still writing letters just days before his death.

The following pages use many of Bill’s own words to communicate his story and the values he hoped to share.
Bill and his mother, Adele Davis Daniels.
Bill Daniels learned his first lesson about business at the age of seven, when his father arrived home from work to find Bill and his four-year-old brother, Jack, running a lemonade stand in the front yard. They had sold a few nickel cups of lemonade to passersby and were excited to show their dad the coins they had accumulated.

“Good job, boys,” their father said. “But don’t forget that since you took the lemons and sugar from your mother’s kitchen, you owe her four cents from every nickel you make.”

Decades later, Bill joked that from then on, he learned to respect a 20 percent profit margin. He clearly learned to value work and wages. Much of what is known about Bill Daniels’ early life has to do with jobs and money.

Born in Greeley, Colorado, Robert William “Bill” Daniels, Jr. was the third of four children of Adele Davis Daniels and Robert W. “Bob” Daniels. Bill’s dad was born in Council Bluffs, Iowa, and his mother was from nearby Omaha, Nebraska. They were married in Omaha on October 23, 1915.

The young couple moved to Greeley after Bob got a sales job with a wholesale candy company. But when Bill was three, the family left Greeley for Omaha, where Bob became a life insurance salesman.

“My dad was a super salesman,” Bill remembered. “One day my brother and I were outside in the woods, and our dog uncovered a $5 bill. My dad said the greatest selling job he ever did was talking us out of that five dollars. In those days it would fill a car with groceries.”

Bob and Adele needed every dollar they could scrape together for their growing children — Bobette, Dorothy, Bill, and Jack — including the modest earnings from several peanut-vending machines Bob owned. Little Bill rode around Omaha with his dad to refill these machines, which dispensed a handful of peanuts for a penny. Bill began to earn his own money at age eight, when he got his first job selling the *The Saturday Evening Post* and *Liberty Magazine* door-to-door.

All these efforts could not stave off the effects of the Great Depression, however. When Bill was about 10 and the income from his father’s insurance business could no longer cover the rent on their house, the family moved to Council Bluffs to live with Bob’s mother.

Times were tough. Bill and Jack were sent out to gather wood from the nearby hills to feed the furnace. Adele sold 50-cent bottles of homemade rosewater lotion door-to-door. Bob continued to sell insurance, but was often paid in chickens and eggs.

Both to help his family and to make a little spending money of his own, Bill began delivering newspapers and groceries. The summer he turned 12, he sold ice cream in Dixie cups from the back of his bicycle. “I bought them for a nickel and sold them for a dime,” he said, “and I built up a good clientele.”
Another job as a shoeshine boy in a hotel lobby led to a part-time bellhop position. At 16, Bill worked nights as a short-order cook in a hamburger stand. Although he hardly got enough sleep to stay awake in his high school classes, he liked the job because he could eat all the food he wanted.

The Daniels family attended the Episcopal church, where Bill was an altar boy and developed an early faith in God. But Bill sometimes went to the Catholic church with a childhood friend. “I would go with him to the Catholic church, so he could go to confession,” Bill remembered. “Then we would come back and get on our bikes, and he would say, ‘Let’s raise hell for another week! I am cleansed, but you’re not.’”

Bill knew a little about raising hell. Small but strong and tough as nails, he never backed away from a fight with other boys. “When we were kids,” Bill’s brother remembered, “I’d pick a fight, and Bill would jump in and try to take it over from me. He’d pop the guy before it got very far along. I guess you’d call that getting in the first lick. He was absolutely fearless. The bigger the guy — or the more of them — the better he liked it. If there were four of them and two of us, I could count on him to take three of them himself.”

That relentless, tough, aggressive attitude concerned Bill’s parents, who became even more worried when he lost interest in excelling in school. He was clearly bright and self-motivated, but he lacked discipline.

Bill’s mother took it upon herself to instruct her children in proper manners. One of five daughters of a doctor, Adele had attended finishing school in Boston and earned her teaching certificate at the University of Nebraska. As a refined and stylish woman, Adele expected her children to behave in public, to respect adults, and to know basic skills such as how to use the proper silverware at the dinner table. She taught her
When Bill squirmed as the photographer tried to take this photo, his mother asked him to “be good.” With that, he crossed his arms and proclaimed, “I’m going to be the best at everything I do!”
teenage sons to pull out a lady’s chair at the table, stand when she entered a room, and escort her to the passenger door of a car.

Throughout his life, Bill gave thanks to his mother for teaching him manners. “My mother used to tell people what a gentleman I had turned out to be, and that made up for everything else she had to put up with from me when I was a kid.”

In 1937, as Bill was finishing his second year of high school, Bob Daniels got an opportunity to run a statewide insurance agency out of Hobbs, New Mexico. He moved there in advance of the family and then sent for them to join him. Adele and the four kids took a train to Denver and then a bus to Clovis, New Mexico, where they arrived in the midst of a sandstorm so severe it made headlines in the papers.

Several more hours of driving on dirt roads brought them to Hobbs, a small oil-boom town with unpaved roads, a couple of blocks of downtown buildings, dozens of oil rigs, and the dusty horizon visible in every direction. Adele, who would remain in Hobbs the rest of her life, never forgot her first impression of her new home. “We lived in a shotgun-style house in a town with not one tree in sight,” she said.

The Daniels children didn’t like Hobbs at first and wanted to return to their grandmother’s house overlooking the river, but Bob and Adele talked to them about teamwork and the need to support one another. It was a good move for Bob, whose insurance company specializing in the oil industry grew to become one of the most successful insurance agencies in the state.

Bob and Adele quickly got involved in the community, including the local theater. Adele was a superb pianist who played by ear, and she and Bob both loved to sing and dance. They performed together at various gatherings. “They became a big hit in New Mexico,” Bill remembered. “It was fun to watch them.”
The Life & Legacy of Bill Daniels

A Depression-Era Childhood

Bill at the age of nine, standing on the porch of his family home.
For all the city’s potential, public schools in Hobbs in 1937 were not up to Adele’s standards. She was especially anxious about Bill’s education. The oldest Daniels child, Bobette, was 20 and out of the public school system when they arrived in Hobbs. Their next child, Dorothy, was developmentally disabled and cared for by Adele at home. Jack, three years younger than Bill, was still in junior high. But Bill had two more years of high school to go, and he needed a school that would make the most of his energy and competitive nature.

Hobbs was a rough-and-tumble town that only seemed to encourage Bill’s combative nature, and his parents were worried about his future. When Bob Daniels heard about the New Mexico Military Institute (NMMI), he decided to put his son on a bus to Roswell, New Mexico, and see if military school could straighten Bill out.

“I was kind of a wild ass,” Bill admitted bluntly, “so my dad sent me to NMMI.”
The Life & Legacy of Bill Daniels: Hard work, perseverance & manners: A Depression-Era Childhood

Bill (at right) and his brother, Jack, pose with their father, Bob Daniels.

This photo of Bill was taken shortly before he left home to attend NMMI.
Bill attended NMMI for four years — two years of high school and two years of junior college.
“I thought I was the toughest son of a bitch who ever came down the pike. But, boy, did I find out in a hurry that I wasn’t.” — Bill Daniels

I am far from perfect,” Bill Daniels once wrote, “but had it not been for my time at NMMI, I would be very, very, very far from perfect.”

Bill arrived at New Mexico Military Institute (NMMI) with a cardboard suitcase and a chip on his shoulder. “I thought I was the toughest son of a bitch who ever came down the pike,” he remembered. “But, boy, did I find out in a hurry that I wasn’t.”

At the age of 17, Bill wasn’t happy to be in military school, but he soon learned to thrive within its structure. He came to see close-order drill and formation as “the first step in basic discipline.” He learned to be organized, punctual, clean, and neat — virtues he tried to instill in others the rest of his life. He learned greater respect for himself and for his superiors and subordinates.

With the encouragement of his mentor and coach, Colonel L.T. “Babe” Godfrey, Bill directed his energy and toughness to athletics. He played baseball, football, and basketball, and also fought on the boxing team. He practiced teamwork and tenacity. As a senior, he led the basketball team to an undefeated season, and for two years running, he was a New Mexico Golden Gloves champion.

Bill was only five feet, six and three-quarter inches tall, but he honed his body to be solid, muscular, and tough. It struck Coach Godfrey that Bill was as indestructible as an Army vehicle and awarded him the nickname “Jeep,” which was quickly adopted by students and instructors alike.

Throughout his entire life, Bill remained trim and strong. The toughness stayed with him, too, as did the lessons he learned from Coach Godfrey.

“He has been a magnificent mentor to me,” said Bill, “and I have tried to follow his principles.” Bill said his coach taught him, “When things are going bad, that’s when to work three times as hard.” Coach Godfrey also showed Bill what it means to compete on a team, to rely on others, and to win together. Unlike when he used to take over for his brother in a fight, Bill learned to let others bring their best to the contest, too. Bill never forgot his coach or the difference one
ABOVE LEFT:
Bill with one of his fellow cadets at NMMI.

ABOVE RIGHT:
At NMMI, Bill played on the basketball and football teams (pictured here), as well as the baseball and boxing teams.

OPPOSITE:
The NMMI logo.
person can make in turning around another person's life. For the next 45 years, Bill stayed in touch with Coach Godfrey and visited him twice a year to show his gratitude.

Bill made friends easily and enjoyed getting to know young cadets from all over the country. As he developed discipline, he learned how to discipline others, and he gradually became a leader. Bill was captain of “B” Troop his last year at NMNI. He took pride in reminding other cadets of NMNI's Honor Code, adopted in 1921: “A cadet will not lie, cheat or steal, nor tolerate those who do.”

It wasn't that Bill had a spotless record of adherence to the code. One night, he placed a dummy in his bed and went out on a date, hoping that his absence would go undetected. No such luck.

Bill always remembered how the commandant of cadets, Colonel H.B. Saunders, Jr., handled the infraction. After making Bill wait in his private office for quite a while, Colonel Saunders came in and said, “Sit down, Jeep.” Bill sat.

“Jeep, you lied to me.”

“Yes, sir, I did.”

“I should throw you out of school.”

“Oh, God. You can’t do that, Colonel Saunders.”

“Why can’t I?”

“My dad would kill me. It would break his heart.”

The colonel said, “Well, I’ll call you back in about half an hour.”

After another period of worrying, Bill returned to the commandant’s office. “Jeep,” he said, “I’m gonna give you a second chance. Remember that: a second chance.” Giving others a second chance became one of Bill’s guiding principles in life.

Bill stayed at NMNI for four years — two years of high school and two years of junior college. In the summers between school years, he worked as an oilfield roughneck and pipeliner. “That was really rough,” Bill remembered.

“We’d start out pipelining in the morning, and the boss would point to a spot on the horizon and say, ‘That’s where we’re gonna be tonight.’”

Being an outdoor laborer added to Bill’s wide range of job experiences. So did the NMNI requirement that he learn to ride a horse as part of the military school’s cavalry training. Bill reflected on the time he spent at Fort Bliss, a US Army cavalry post on the Texas-New Mexico border. “After that, I made up my mind that I wanted to be a fighter pilot rather than having to rub down a horse after every ride,” he said.
ABOVE:
Bill enjoyed fishing, and he was pretty good at it, too.

OPPOSITE:
No stranger to hard work and long days, Bill worked during the summers as an oilfield roughneck and pipeliner.
When Bill Daniels graduated from New Mexico Military Institute in 1941, he immediately entered the US Navy’s fighter pilot program. He was sent first to Los Alamitos Naval Air Station in California for flight and officer training. A telegram from Bill to his dad in Hobbs — sent just after Bill’s 21st birthday — reveals a cocky young man not long past boyhood. “Just call me Ace,” Bill transmitted. “Came through fine. Home about Wednesday. Broke till Monday and need about ten please. Loan proposition.”

Bill’s training continued in Jacksonville and Miami, Florida. He graduated as a fighter pilot and ensign in December 1941, just two weeks after the Japanese attacked the US Navy base at Pearl Harbor, Hawaii, drawing the United States into World War II. Bill always downplayed this timing, pointing out that it was simply coincidence that he was freshly prepared to fly fighter planes just as his country went to war.

“People say to me that I am a real hero because I graduated from flight training two weeks after Pearl Harbor,” Bill said. “Hero, my ass! I had no idea our nation would be at war. I entered flight training in 1941 and just wanted to fly in the Navy. I wanted to be a carrier-based fighter pilot.” Whether it was luck or providence, Bill’s new skills were invaluable to his country.

By February 1942, Ensign Daniels was undergoing fighter squadron training in Norfolk, Virginia, and qualifying for carrier landings aboard the USS Ranger. Bill was thrilled with his pay of $187.50 a month. “I had never seen so much money,” he said. “And the Navy always pays you in brand new bills, too.”

COURAGE, CHARACTER & GRATITUDE: A Navy Fighter Pilot in Two Wars

“People say to me that I am a real hero because I graduated from flight training two weeks after Pearl Harbor. Hero, my ass! I had no idea our nation would be at war. I entered flight training in 1941 and just wanted to fly in the Navy. I wanted to be a carrier-based fighter pilot.”

— Bill Daniels

OPPOSITE:

Bill in his Navy whites.

The telegram that a cocky young Bill sent in 1941 shows he still needed a little help from his dad.
As a carrier-based fighter pilot, Bill flew several different fighter planes during World War II, including the F4F Wildcat, F6F Hellcat, and F8F Bearcat (Bill’s favorite). He served with distinction in Escort Fighting Squadron 26 attached to the aircraft carrier USS Sangamon. His combat missions supported the invasion of North Africa (to secure the Moroccan coast in the fight against Adolf Hitler) and many battles in the Pacific Theater. Bill spent almost a year as a land-based fighter pilot in the Solomon Islands, flying hundreds of missions to protect American soldiers and ships.

When Bill was assigned to a night-fighter squadron, he learned to navigate over open water with strict radio silence and to land on an aircraft carrier with no lights, all to avoid detection by the enemy. “It was a hell of a ride,” Bill remembered.

Still young and a bit reckless, Bill once traded planes with his friend and fellow pilot Donal “Broe” Broesamle, just for a lark. Bill remembered the event in a letter he wrote years later to Broe:

We both were based in Honolulu when I met you at a landing strip on the north part of the island. I met you in an F4U Corsair and you arrived in a P-47. We gave each other a cockpit check out on the aircraft and proceeded to take off and circle the islands. When we got back, we got into our own airplanes. Looking back, I know we would have both been court-martialed, but what a fun experience. I can remember when I took off I thought, “My God, I don’t even know how to get the wheels up on this mother!” We both survived, and I have chuckled about this for years. Being young fighter pilots, we felt we were bullet proof and half crazy. But that is what it took in those days for us to survive. We have both been damn lucky.

In 1943, Bill was sent to what he called “fighter director school” on St. Simons Island, Georgia, and then was assigned to the newly commissioned aircraft carrier USS Intrepid. Bill and his fellow fighter pilots strafed Japanese ships and island outposts to enable US Marines to capture the Marshall Islands (February 1944) and Allied Forces to win the Battle of Leyte Gulf (October 1944), which was considered to be the largest naval battle of World War II.

There were several aircraft carriers in the fleet during this battle, and when one was hit and damaged, fighter pilots coming in to land were told to head to a different, undamaged carrier. When a carrier did not have room on the flight deck because of planes already parked there, the crew promptly shoved high-priced aircraft overboard to create room for incoming planes. Bill never forgot this expensive but necessary move to save lives.

He was aboard the Intrepid on November 25, 1944, when it was hit by kamikazes, the infamous Japanese
pilots who committed suicide by crashing their planes into enemy ships, causing great damage. “I was in the ready room, two decks below flight deck,” Bill remembered. “The ship was on fire, and one of my squad mates was trapped with his leg half blown off. I had to apply a tourniquet, cut off the rest of his leg, administer morphine, and carry him up two flights to the flight deck for help.” Bill carried several other injured men to safety as the blaze was extinguished. For this heroic service, Bill was awarded the Bronze Star.

Bill spent all but five months of World War II on combat duty and served under well-known admirals Chester W. Nimitz and William Frederick “Bull” Halsey, Jr. On three occasions, the US Navy awarded Bill the Air Medal for his airmanship, courage, and devotion to duty during World War II. He returned to the United States in the spring of 1945, just as the Allies declared victory in Europe. He spent that summer ferrying fighter aircraft from Brooklyn to San Diego and was honorably discharged just about the time the Japanese were defeated.

“I really liked living the Navy life,” Bill reflected later. But he was long haunted by the deaths of fellow
The United States and the Allies fought a brutal air-sea-land campaign against the Japanese for possession of Guadalcanal. In this photo taken on the island, Bill is pictured second from left.

As a carrier-based fighter pilot, Bill flew several different fighter planes during World War II, including the F4F Wildcat, F6F Hellcat, and his favorite, the F8F Bearcat.

pilots. “I went through one tough period during World War II when I saw so many of my squad mates and friends fail to return from missions or killed right before my eyes,” Bill wrote decades later. “The chaplain used to tell us, ‘Now, they are back with God,’ and that was tough on me. I went through a couple of years after that when I was unhappy with our Lord. I felt those guys were taken. I think they should have been as lucky as I was to return home to their families… I have gotten over it, but I don’t really understand it. I still have a problem with it.”

To remind him of his good fortune, Bill hung a picture on his wall of one of the planes he flew during the war. “It reminded me how damn glad I was to get out of there alive,” he said. “I decided I was going to work hard, have a good time, and count my blessings every day that I was still walking around.”

Back in Hobbs after the war, Bill went to work in his father’s insurance business. His mother hoped he’d go to school and become a doctor, but Bill told her, “I don’t want to wait another seven to nine years to start making some money.”

When his brother, Jack, returned from his service on a Navy destroyer, he joined the insurance business, too. By this time, Bob Daniels was ill from heart problems and alcoholism, and the boys were a big help in holding the business together. They took it over entirely when their father died of a heart attack on June 1, 1948, shortly before his 55th birthday.

When Bill turned 30, he was still working with his brother, living in the small town of Hobbs, New Mexico, and going nowhere fast. “I wasn’t doing what I wanted to do,” he remembered.

Then he was called back to active duty as a Navy fighter pilot to serve in the Korean War. Nothing better than being a fighter pilot, Bill remembered thinking. By August 1950, he was back on an aircraft carrier. Bill remembered the first evening he took off from the USS Bairoko and flew along the coast of South Korea. “I looked around and said to myself, ‘What am I doin’ way out here again?’”
The Life & Legacy of Bill Daniels
courage, character & gratitude:
A Navy Fighter Pilot in Two Wars
**CARRIER**

**FLIGHT INSTRUCTION RECORD**

**AVIATION TRAINING DEPARTMENT**

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**DEAL: CHECK: SOLO: PSSNR.**

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**EXCESS PSSNR. TIME**

- 20.9
- 14.8
- 2.35

**NOTE:**

Clockwise from left:
- One of Bill's early official Navy photographs.
- Bill's flight instruction record from the Naval Air Station in Jacksonville, Florida.
- Bill's aviator wings.
Above:
Bill was presented the Bronze Star for rescuing shipmates aboard the aircraft carrier USS Intrepid after two Japanese kamikaze pilots dove their aircraft into the ship on November 25, 1944.

Left:
Bill’s naval aviator card.
Something pretty incredible, as it turned out. While serving in Korea, Bill was also assigned to the aircraft carrier USS Boxer. There he piloted the Grumman F9F-2 Panther, which helped lead the Navy’s transition to jet-propelled aircraft.

Upon returning to the United States, Bill concluded his service at the Naval Air Station in Corpus Christi, Texas. He conducted flight instruction there for pilots learning to fly the Grumman Panther jet fighter. Among them was a group of the Navy’s best that would go on to serve as the Blue Angels flight demonstration team.

Bill’s association with the Blue Angels was a source of deep pride for him, and he felt honored to have instructed some of the finest pilots in the world. It was a fitting final chapter of a distinguished and decorated military career.

In November of 2005, the Sea-Air Operations Gallery at the Smithsonian Air and Space Museum in Washington, D.C., was dedicated in memory of Bill Daniels. For 12 years, the educational exhibit featured an F4F Wildcat and displayed replicas of Bill’s World War II helmet, goggles, Bronze Star, and Air Medals.
The Life & Legacy of Bill Daniels

opportunity, vision & drive:

A Pioneer of Cable Television
Over the course of his life, Bill Daniels became well known as a visionary and innovator who continually sowed seeds of opportunity. “You never know when a sweet deal is going to walk in the door or who you’re going to be talking to,” Bill reflected in his later years.

His instincts about people and possibilities were what guided him.

Bill was a stickler for appearances, but he was also a keen observer of human behavior and could read people remarkably well. In the late 1940s — while Bill was working in his father’s insurance business in Hobbs, New Mexico, before going to Korea — a man walked into the agency looking for someone to notarize several documents. Dressed like a laborer in khakis, the man was someone Bill thought just needed a break and a little help. Bill happily notarized every page for the man, a service that normally would have cost about $5. “But I said, ‘No charge, sir. We’re happy to have you in our city. Come back any time.’”

About three years later, the same gentleman walked into the insurance office in a three-piece suit. “By that time, he owned seven drilling rigs,” said Bill. “He laid the insurance account on my lap and said, ‘I want you to write the insurance on this.’” Over the next two years, that fellow brought more than $600,000 in insurance business into Daniels Insurance, Inc. When Bill asked him why he returned to the small agency for his business, he said, “I came in here three years ago, and you notarized some papers for me and you didn’t charge me. You couldn’t have been nicer and more polite.” For Bill, this was a classic case of the adage he often repeated, “You never know who you’re talking to.”

The theme of “You never know…” would guide Bill for years to come and result in many surprising opportunities. He couldn’t have anticipated the unique twists his career would take.

After Bill’s stint in Korea was over, he returned to Hobbs, fully expecting to work with his brother, Jack, in the insurance agency that bore the family name. But Jack had been running things on his own for two years while Bill was in Korea and didn’t see a place for Bill in the family insurance business anymore. Jack bought his brother out for $5,000, and Bill was on his own.

He drove all over the Rocky Mountain area looking for a place to open his own insurance business. Bill would ultimately settle on Casper, Wyoming, population 25,000. With a new oil boom underway, it wouldn’t take long for Bill to build his agency into one of the largest in the state.
As Bill drove north from Hobbs toward his new life in Casper, he stopped at Murphy’s Bar on South Broadway in Denver for a beer and a corned-beef sandwich. A small black-and-white television was mounted over the bar showing The Wednesday Night Fights, broadcast live from New York City.

It was the first time Bill had laid eyes on a television. His first thought was, “My God, what an invention this is!” For people today, who can’t imagine life before the internet and before television had hundreds of channels, it might be hard to fathom Bill’s reaction. But prior to the 1950s, radio was the most advanced technology bringing news and entertainment into people’s homes.

Americans watched movies in movie theaters and kept up with the news of World War II by watching black-and-white newsreels that rolled before the feature film. But the idea that a boxing match being fought at that moment on the East Coast could be watched on a little black-and-white screen in a Denver bar, well, that was like magic.

As Bill told it, he was captivated by this incredible innovation. “I couldn’t get it out of my mind. I was looking forward to seeing more of it when I got to Casper. Well, I got to Casper and there was no television.”

In Casper, no one owned a television set because no TV signals made it over the mountains. Bill wondered, “How do you get that great invention to a small town that didn’t have any TV stations?” Individuals in a few other small cities — most notably in Oregon and Pennsylvania — had pioneered the use of cables that carried TV broadcasts from larger cities, but their methods at that time were unreliable, expensive, and not widely understood.

Although he had no head for electronics or engineering, Bill found others who did, including brothers Richard and Gene Schneider, who had trained as engineers during the war. They worked on the technical challenges of bringing television broadcasts from Denver to Casper, while Bill persuaded local oilmen and bankers to back the project. It was not an easy feat. “It was tough raising money in those early days,” Bill said. “Everyone thought I was nuts.”
In a smoke-filled bar in Pottsville, Pennsylvania, Bill shares his vision for a cable industry trade group with other cable television pioneers. This early 1950s gathering resulted in the formation of the National Community Television Association (NCTA).
He was able to negotiate a deal with AT&T for help carrying the transmission, and he persuaded local appliance stores to stock televisions for future customers. It was the start of a lifetime of dealmaking, collaboration, and raising capital.

On January 1, 1954 — college football bowl game day — the people of Casper, Wyoming, were able to tune their television sets to Denver’s Channel 2, being broadcast from more than 225 miles away. Within a year, 4,000 Casper homes were hooked up and paying a subscription fee of $7.50 a month. Bill’s new venture was a success, and there was no turning back. “After about two years in the business, I knew we were going to have a wired nation one day,” Bill said.

Following the success in Casper, Bill built cable systems in Rawlins, Wyoming, and Farmington, New Mexico, and he got to know other cable entrepreneurs through the new trade group he helped found, the National Community Television Association (NCTA). The organization was later renamed the National Cable & Telecommunications Association.

“If there is any reason for people to call me the ‘Father of Cable Television,’” Bill reflected near the end of his career, “I would think it would be because I was the first guy to recognize it as a hell of a potential business, and I brought the financial community in to really make it a business.”
OPPOSITE & ABOVE:
After driving all over the Rocky Mountain area looking for a place to open his oil insurance business, Bill settled on this office in Casper, Wyoming.
Bill stands proudly in front of the early offices of Daniels & Associates at 2930 East 3rd Avenue in Denver.

Courtesy of Barco Library, The Cable Center
ETHICS, INTEGRITY & RELATIONSHIPS:
A Broker of Fair Deals

“A person’s integrity is the cornerstone of success in business and an indispensable part of personal relationships built on trust.”
— Bill Daniels

When asked by a reporter in 1994 what people who had done business with Bill Daniels would say about him, Bill replied, “I hope they would say I was reasonably intelligent. That I was a visionary and long-range thinker. That I was a true entrepreneur. That I was a man of great integrity, which I value highly. That I was highly ethical and handled myself properly. And that if I shook hands on a deal, it was just as good as a contract.”

Those traits had certainly captured the attention of his colleagues some 40 years earlier. In 1956, within two years of bringing the first television signal to Casper, Wyoming, Bill had earned enough respect to be elected the second president of the National Community Television Association (NCTA). Shortly after taking the reins, he began to tackle the industry’s challenges head-on. A long fight between the established television networks and the fledgling cable companies — one that would continue for decades — was already brewing.

Battle lines were drawn. Broadcasters felt the cable industry was charging for services that they hadn’t provided. The telephone companies didn’t want cable companies to use the poles they had installed and paid to maintain.

In response, Bill helped establish NCTA’s lobbying office in Washington, D.C. “I can remember the early days of cable TV when I would walk in the halls of both the House and Senate, and people who knew my profession would plead with me to break the monopoly of the three networks,” said Bill. Cable had raised the rancor of ABC, CBS, and NBC, as well as AT&T, local television stations, the Federal Communications Commission, and some local and state policymakers. Like the scrappy kid who became a Golden Gloves champion, Bill didn’t back down. “My attitude at that time,” Bill remembered, “was if all these people were busting their asses to stop our business from succeeding, we must have something. If we didn’t, they could care less about us.”

When the cable industry eventually prevailed — after what some described as a “big bloody battle in Congress” — Bill saw it as a victory for the consumer and a classic case of the free enterprise system at its best.

During his term as leader of the NCTA, Bill was approached by several fellow members who wanted to know how to buy or sell a cable system. With knowledge of just about every member’s business activities, Bill found he could offer helpful, solid advice, but he didn’t begin charging for that advice until his term as president was over. For Bill, it was a simple matter of ethics. He was building a reputation as a highly ethical businessman, and he fully realized the potential for an emerging business opportunity in brokering cable deals.

In 1958, Bill founded Daniels & Associates, the company that would anchor the rest of his remarkable career. The company’s mission was to match buyers and
sellers of cable television properties and to facilitate investment in the cable industry. He rented a one-room office in a downtown Denver bank building and began serving clients.

An early, significant deal came as a result of a chance meeting at a dinner in Rapid City, South Dakota, where Bill was a guest speaker. In his customary friendly way, Bill quickly introduced himself to the man sitting next to him and asked what he did for a living. The man introduced himself as Charles A. Sammons from Dallas and said he was in the life insurance business. Remembering the event years later, Bill commented, “I’ve been in that business, and I can tell you it’s a tough business. If you can sell life insurance, you can sell anything.”

The two men visited during the dinner and got along great. Not long after their conversation, Mr. Sammons wrote a letter to Bill, telling him he wanted to buy some of the cable systems they had discussed.

“I immediately called some friends in Dallas and said, ‘Get me the book on C. A. Sammons.’ And once I found out who he was, I couldn’t get to Dallas soon
enough.” Bill found the systems, bought them on his new client’s behalf, and managed them. The result was the creation of one of the first multi-system operators (MSOs) in the industry.

That chance encounter at a dinner brought Bill and his company more than $10 million over the next five years. “You never know who you're sitting next to,” Bill reminded a group of business students many years later. But his genuine interest in other people wasn’t just because he was on the alert for possible business opportunities. That was true. But more importantly, he had a sincere curiosity about people and what made them tick, and it showed. He had an uncanny ability to recall personal details about people long after he had met them.

Gayle Greer, who worked with Bill for many years in the cable industry, reflected on his sincere interest in people. “I remember going to a cable meeting with Bill. It was at the City and County Building in Denver. A lot of people were gathered in the hallway, including what appeared to be janitors or laborers working in City Hall. Bill went over to them to say ‘hello’ or find out a little about them. I was so impressed because there we were, waiting to meet with the mayor, and Bill took the time to talk to people who really had nothing to do with what we were there for. It was just Bill being Bill.”

With his legendary people skills and business acumen, before long Bill was brokering multimillion-dollar deals and raising capital for cable ventures across the country. In the process, he transformed bankers and Wall Street investors from skeptics into believers, but he always kept a firm grip on the elements of good business deals. He kept a sign on his desk that read, “Neither a scrooge nor a patsy be.” He explained, “That means ‘don’t milk every deal for every dime you can. Make a fair deal.’”

By the mid-1960s, Bill had bought a Learjet, so he could travel to business meetings faster than anyone else. “I wanted to get there first,” he said, “and I did.” Sometimes he flew the plane himself, but most often he used a pilot, so he could read and work during the flight.
Bill developed a demanding schedule, rising at 4:00 A.M. to read several newspapers, then working long days, seven days a week. At night, he made the most of the cocktail-party culture of the era. “I love work,” he told one reporter. “I’m on vacation every hour of every day. I don’t need to get away because there’s so much diversion in my life.”

Over the years, Bill owned and operated hundreds of cable television systems in virtually every state in the nation. His cable systems were praised for their quality facilities, excellent business practices, innovative programming, first-class customer service, and dedicated community involvement. Other companies in the cable industry were drawn to the opportunities Bill generated. As a result, Denver became known as the “Cable Capital” of the United States.

Bill knew what he did well — and what he didn’t. “Once the deal is put together, my history is I walk from it and let the good operations and administrative guys run the property,” he explained in an article in Cablevision Magazine. “What made me feel that I was in the right business is that I can handle people so well. I knew every guy in the country who was in the cable business, visited every cable property, and traveled continually. I knew their families. They had real confidence in me.”

They had good reason to believe in Bill Daniels. Not only did he excel in his work, but he did it with the utmost integrity. As a publisher in the cable industry once observed, “Every decision he ever made was based around what he thought was right, as opposed to what he thought was best for him.”
To everyone he encountered — from colleagues to MBA students to the children of his associates — Bill repeated his message of integrity. “A person’s integrity is the cornerstone of success in business and an indispensable part of personal relationships built on trust,” he said. “I have worked all of my life to maintain a reputation for honesty, fair dealing, and maintaining my integrity and my ethical outlook.”

People loved Bill Daniels and he loved people, but for much of his life, he reserved his greatest passion and focus for his work. He’d arrive at work early and lay out a stack of index cards on his desk. Each one was carefully annotated with a task that he wanted to accomplish that day. After careful consideration, Bill methodically arranged each one of the cards in the order that he wanted to tackle the tasks inscribed upon them, put them into his pocket, and got to work.

He’d also do whatever was necessary to make a deal, no matter what the day or time. “I would leave town on Christmas Day to do a deal,” he told The New York Times. “I’m in love with my business.”
His busy, high-profile career filled his life with friends and activity but was not conducive to deep, personal relationships or to a settled home life. “My business always came before my love affairs,” he said.

Though Bill was married and divorced four times over the course of his life, he never blamed his spouses for his shortcomings as a husband. He spoke openly about his inability to maintain a happy marriage — a fact that he considered a major failure in his life. “I was more interested in my business, and I am ashamed of that,” he said. “I have seen a lot of friends who built an empire and have a great family. I was unable to do that.”

But he was also known to treat his ex-wives with dignity and generosity. When asked what his beliefs were about reincarnation, he chuckled and answered that if there were such a thing, he would want to come back as one of his ex-wives.

Bill with his assistant, Naida Fordyce, working in the early 1960s.
The first Daniels & Associates building was located at 2930 East 3rd Avenue in Denver. These offices were later torn down, and the Daniels Communications Center was built at the same location.
“You will find this company one of the easiest ones to work for, and I am tolerant of many faults, as I have many, but I will not tolerate sloppiness, untidiness, and unkempt areas.” — Bill Daniels
A Generous Leader and Mentor

You will find this company one of the easiest ones to work for, and I am tolerant of many faults, as I have many, but I will not tolerate sloppiness, untidiness, and unkempt areas.

— Bill Daniels

As Daniels & Associates grew, Bill Daniels needed a capable right-hand man. He found that man in John Saeman, who joined the company in 1965. John, a Marine, was working at Subscription Television, Inc. in California. When he met Bill at a cable convention, they were mutually impressed.

After nearly 20 years of working together, John had glowing remarks about Bill. “The way I measure his success is not only his business accomplishments, but what kind of human being he is,” said John. “There are few human beings that I think are any better than Bill. He’s just a very warm, giving individual.”

Bill’s philosophy of management was focused on courtesy and mutual respect. “I’ve always told people they don’t work for me,” said Bill, “they work with me.” And the people who worked with him were called associates, not employees.

About his role as head of a large company, Bill explained, “People want more than a paycheck for their efforts. They want to know you care about them. They want you to listen to their ideas, to be open to their suggestions, and to provide them with a good office environment. There’s a common misconception in the workplace: People always feel they have to please the boss. If a company is to be truly successful, it has to be the other way around.”

When Tom Marinkovich joined the Daniels & Associates team in 1980, he found Bill to be the most trusting person he had ever known. “He would lead by example, but he trusted his executives to take over and get it done,” said Tom. “He had a great ability to focus on the person he was talking to, and he made you feel like you were the only one in the room.”

Working with his capable team, Bill achieved results in the cable industry that were unparalleled. In 1968, he formed American Television & Communications Corporation (ATC). Two years later, he had the pleasure of writing to a friend who had invested $33,743 in ATC to report the stock was now worth $99,184. In usual Daniels style, he completed the letter by saying, “In all sincerity, to hell with the stock, to hell with what we have made. The main thing is what a joy it has been for me to know you.” By the late 1980s, ATC had become the nation’s second-largest cable system and was owned by Time Inc.

Another close friend of Bill’s was Ted Turner, who shared Bill’s belief in the value of an all-news network. In what would mark another industry milestone, Bill helped raise $10 million so Ted could launch Cable News Network (CNN) in 1980. Through a series of transactions, Bill would ultimately become the second-largest individual shareholder in Turner Broadcasting.
System (TBS), which owned CNN. Bill’s stake in TBS was second only to Ted’s. Bill served on the CNN board of directors, and when Turner threw the switch to turn on the world’s first 24-hour news channel, Bill stood right by his side. Bill was also an early investor in mobile communications and cellular systems.

In 1985, Bill partnered with Jerry Buss, owner of the Los Angeles Lakers, and launched Prime Ticket Network to broadcast Lakers basketball and L.A. Kings hockey games, as well as other regional sports. As part of the deal, Bill became a five percent owner of the famed Lakers team. Bill’s go-to guy for putting together the Prime Ticket agreement was Tony Acone, who became president of Prime Ticket and managed the operations.

“Bill handed me an envelope — some piece of mail he had received — with notes that he had written on the back,” Tony remembered. “What he had asked me to do was to investigate the feasibility of putting together a regional sports network in Southern California. It was a new challenge, and we did it. Prime Ticket was the flagship of what became Prime Sports Network.”

The merger of Prime Ticket and Home Sports Entertainment in 1988 gave Bill control of the nation’s largest regional sports network. It served 4.5 million subscribers in Southern California, Arizona, Nevada, and Hawaii. He sold his interest in the network in 1994 to Tele-Communications, Inc. (TCI) and shared millions of dollars in proceeds with his associates at Prime Ticket to reward them for a job well done.

An earlier windfall for his associates came in 1988 when Bill sold 24 of his cable systems to United Artists Communications (UA). The sale netted $190 million for Daniels & Associates. Bill’s personal share was almost $100 million, and everyone who worked at Daniels & Associates got a bonus.

“I’ve tried to share throughout my career,” said Bill. “My philosophy has been simple. Since I’ve never had retirement programs, my theory is to try and put the money in the hands of individuals when they’re at a young enough age, rather than wait until they’re 65 and too old to enjoy it.”
The Life & Legacy of Bill Daniels

A Generous Leader and Mentor
Another of Bill’s philosophies was to expect and demand the best in absolutely everything he touched. “There is only one way to do things, and that is first class. It pays off in the long run,” said Bill.

When the new Denver headquarters of Daniels & Associates opened in 1982 at 3rd and Milwaukee in the heart of Cherry Creek, they were just that: first class. The building cost $8.6 million and included a gym, sauna, racquetball court, high-tech conference room, and colorful, modern furnishings. Crystal and china used in the executive dining room were inscribed with the company name. Chiseled on a wall in the lobby was one of Bill’s mottos, “The best is good enough for me.”

“The best” was also what he expected from his associates in every possible way. One area he particularly stressed was the importance of appearances. Whether in a perfectly tailored suit and tie or in casual summer party clothes, Bill was known to be the finest dresser in the room. To Bill, how people dressed was a reflection of how much respect they had for others. Though his associates might not be able to buy from the same high-end clothing stores that Bill did, he advised them to “dress properly within your budget, and keep your shoes shined.”

He also demanded that offices and desks stay tidy and well organized. “I cannot express to you how important it is to have a well-organized, neat-looking operation in every nook and cranny,” he said. “Throughout my business career, primarily because of my military school training and my US Navy exposure, I have been a stickler for neatness and well-organized desks, including in the mechanical rooms and the basement.”

If his expectations for a neat and well-organized work area weren’t met, the consequences were clear. “I have spent more money per square foot on each employee than any business or building owner in the state of Colorado, obviously to make working conditions pleasant, comfortable, and above all, to establish a sense of teamwork, trust & loyalty: A Generous Leader and Mentor.”

The Daniels Communications Center.
of pride,” he wrote in a memo to his associates. “I feel so strongly about this that if you feel you cannot do this or you do not have the same pride in this building that I do, perhaps you should rethink your commitment to this company to see if it is the right fit for you.”

Bill was also known to conduct surprise inspections of his company facilities, which could cause quite a scramble. Associates at one of Bill’s cable systems in California remembered the day he was on his way for a visit, and they realized the goldfish pond was overgrown with algae. In the 20 minutes before Bill arrived, they removed the fish, emptied the water, took the pond apart, and placed a plant from someone’s office onto the remaining concrete pedestal.

Despite their last-ditch efforts, the employees later received a scathing letter from Bill. After admonishing them for the conditions of the offices and other facilities, Bill announced that a Marine would be joining the company as an “enforcer.” The letter went on to say, “You will find this company one of the easiest ones to work for, and I am tolerant of many faults, as I have many, but I will not tolerate sloppiness, untidiness, and unkempt areas.” With tongue in cheek, he concluded, “The good news is I write a letter like this about every five years. The bad news is you never know when I’m coming to town.”

During a visit to his cable operations in Greeley, Colorado, Bill conducted another surprise inspection of the company’s repair trucks parked in the yard. Back inside the office, he called a meeting of all associates. For several minutes, he lectured them on the importance of keeping the trucks clean, and strongly expressed his dismay that so many of them were filthy. Then he asked, “Who drives truck number five?” The driver warily raised his hand. Bill passed the man a $100 bill and said, “I just want you to know I appreciate people who keep my equipment clean.” The company manager never had to tell anyone to clean their truck again.
As a veteran entrepreneur and businessman, Bill grew naturally into the role of mentor. Home Box Office (HBO) founder Chuck Dolan observed in 1983, “When you talk with him, it’s like speaking with your career counselor, ‘What’s your next move? What are you planning? How are you progressing?’”

Bill’s generosity and care for his team generated a sense of loyalty and commitment that contributed to his company’s success. “I think people would have died for Bill Daniels,” said one associate.

However, they weren’t about to let him die for them. After years of social drinking evolved into a serious problem with alcohol, Bill finally had to face his demons. Stress, rejection, work pressures, relationship problems, and restlessness were all issues that he confronted. Many times, he turned to the bottle for fleeting comfort. The turning point finally came in 1985, when Bill disappeared for several days on a bender that ended in a hotel room in Scottsdale, Arizona.

Bill rarely went more than a day without talking to his associates. “All of a sudden, it went quiet,” said John Saeman. “And we didn’t hear from Bill for two or three days.” John and others began calling friends, visiting Bill’s typical haunts, looking for his car at airports, and calling hotels where he stayed frequently. No one had seen Bill.

Almost at the point of calling law enforcement officials to send out an all-points bulletin, John got a call from Bill’s secretary, who announced that she heard from Bill and he sounded bad.
Cable mogul Bill Daniels drives hard bargain with a soft touch

By MICHAEL ROMANO
Rocky Mountain News Staff Writer

BILL DANIELS, a visionary credited with creating America’s modern cable-television industry, still runs his companies in a way that associatesfail to claim their desks around quitting time.

At 86, he remains utterly demanding and almost as precise, a by-the-numbers boss whose work ethic is carved across the granite wall in the lobby of a Cherry Creek office building that bears his name: “The best in good enough for me.”

Over several years ago, this captain of commerce, this jet-setting entrepreneur whose net worth exceeds $4 billion, spent the better part of an afternoon primping over the placement and height of the corporate logo that was to fly outside one of his headquarters buildings.

“Bill believes teamwork, trust & loyalty:”

By Stewart Schleif, who worked as director of corporate communications for Daniels & Associates before they were sold part of his Sun-Fring empire earlier this year to United Artists Communications.

Add another former associate, Erna Scharf, who worked with Daniels for 14 years: “Bill doesn’t take no for an answer. He’s not interested in knowing why a job can’t be done. You just do it. And over.”

Daniels disagrees, but only to a point: “I want it done yesterday,” he declares. “I’m impatient. It’s a fault of mine. But they all get the message — I am impatient.”

Yet Daniels instills a fervent loyalty among his network of “associates” (no one who works for Daniels is regarded simply as an employee around quitting time).

Their call-like devotion rests on the characteristocrat’s unfailing, undying loyalty to Daniels, a cage-smoking World War II fighter pilot who maintains his military demeanor. Prized and associates invariably focus on the sincerity and conviction, the caring concern for the feeling of “family” within a corporate community that he has created.

“We talk to Bill, and you’re only the other person in the world,” marvels Jackie O’Brien, who worked with Daniels for almost 13 years. “He’ll remember everything you’ve told him — names of children, grandchildren, everything...He’s not just a boss, not just a casual friend. Bill Daniels cares about people. Sure, he has his faults. But we overlook them, because the good outweighs the bad.”

Like several other associates, Bob Russo, a senior vice president who has served on the right-hand side of Daniels since 1981, speaks of the chairman of the board with the kind of reverence and awe that approaches reverence.

You sense that you’re a member of his family. Bill Daniels, as the company’s top marketing executive, is paid to promote the distinctive aura of his well-known and somewhat eccentric boss. “You feel about him the way you feel about a father.”

Of course, the tight familial bond is cemented by a legendary generosity. Daniels, a Greecian native, believes in sharing his wealth with those who helped him earn it. He has distributed millions and millions of dollars in bonuses in dozens of his associates’

A 1988 newspaper article describes Bill’s demanding work ethic and generous reward programs at Daniels & Associates.

Used with permission, Scripps Media, Inc.
The Life & Legacy of Bill Daniels

...teamwork, trust & loyalty: A Generous Leader and Mentor...
Bill’s brother, Jack — as well as John and a couple of other close colleagues — went to Bill’s hotel room and found him drunk and disheveled. The resulting intervention led to rehab at the Betty Ford Center in Rancho Mirage, California. It was a major turning point for Bill Daniels.

When Bill emerged from the Betty Ford Center six weeks later, he was a changed man. Not only did he remain sober, but he also turned even this personally painful and potentially humiliating experience into a lesson for others. He talked openly about his battle with alcoholism, encouraged (and paid for) others to seek treatment, and even served on the board of the Betty Ford Center. For years, his letters and lectures might include an update of how many months or years he had gone without a drink.

ABOVE:

OPPOSITE:
The offices of Daniels & Associates, located in Denver at 3200 Cherry Creek South Drive, became RBC Daniels in 2007. Courtesy of RBC Daniels
Bill during his 1974 campaign for governor of Colorado.
Bill Daniels loved America. One of his favorite quotes was from Winston Churchill, a man Bill greatly admired. “It has been said that democracy is the worst form of government,” said Churchill, “except for all those other forms that have been tried from time to time.” Believing that the right to vote was not just a right but an obligation, Bill often reminded his associates to vote. He also believed that politics was nothing more than “participation in government.”

Bill raised untold sums for political candidates, held various positions in the Republican Party, and was elected as Republican National Committeeman in 1972.

“There were many things about government that disturbed me,” Bill told his fellow Republicans when explaining his decision to run for governor of Colorado in the 1974 election. “When dishonesty, conflicts of interest, the ‘buddy-buddy system,’ waste, and mismanagement cropped up, it was always brushed off by a comment of ‘that’s just politics.’ I asked myself, ‘Why should politics have a different set of values and ethics than any other part of our lives?’”

Bill campaigned in every county in the state and met wonderful people everywhere he went. It was important to him to set an example to other business leaders, and he encouraged many of them to consider elected office. “I have always felt we should have more businessmen in government,” Bill said.

He lost the primary — after spending more than $400,000 of his own money — but he believed he had done his duty to emphasize the need for better ethics in state leadership. “Looking back on it,” he said a decade later, “it’s a blessing in disguise that I wasn’t elected, because I would have lost four, possibly eight, years in my business career, which would have put me way behind. I probably never would have caught up.”

Others certainly wished for many reasons that Bill had won the election. One reason was that he would have brought honorable, upstanding traits to elected office. “Bill knew the importance of politics in providing a service and better quality of life for people, which was his ultimate goal,” said Bill’s longtime Republican colleague Jim Nicholson. “He was a role model for people, showing that you could be in politics and be a straightforward, honest person. You don’t have to be small and gossipy. He showed how to be a bigger person in politics. That’s what Bill was in politics, and that’s what he was in life.”

For Bill, democracy and free enterprise were inseparable partners, working together for prosperity. To one US Congressman, he wrote, “I fought in two wars, not only to save the freedom of our great nation, but also to preserve the free enterprise system.”

He believed the cable industry was an example of “the free enterprise system at its best,” not only because it required risk takers to grow a new business out of a
Bill’s campaign materials from his 1974 unsuccessful bid for governor of Colorado.
Dear Fellow Republican,

Being a leader and active member of our Party, you are, I’m sure, aware of my candidacy for National Committeeman. I am enclosing a brochure which will outline some of my qualifications and interests in seeking office in the Republican Party. In addition, I have some other ideas which I feel may be of interest to you in making your decision on whom to support for this office.

First of all, it is my feeling that the National Committeeman should maintain close communications with all active Party members throughout the entire state. In order to assure such communication, I plan to coordinate with the Congressional District Chairmen in appointing an assistant committeeman in their Congressional District to aid me in working with local Republican leaders in each District. Furthermore, I will do whatever is necessary to keep communications open and make sure that all Republicans in Colorado can express their views to me.

Also, it is the duty of your representatives on the National Committee to be informed of GOP activities on the local and national level and to stay abreast of current political activities, policies, and issues throughout the state and nation. With my business activities requiring frequent visits to Washington, D.C., and having worked with the national GOP leaders while serving on the National Finance Committee, I feel that I am in an excellent position to fulfill these obligations.

I hope that you will give me careful consideration, and I sincerely ask for your support for my candidacy for Republican National Committeeman.

Respectfully,

Bill Daniels

Campaign materials from when Bill ran for Republican National Committeeman in 1972.
technology that never existed before, but also because it created a large number of jobs for the US economy. To prove his assertion, Bill commissioned a study in 1990 called Cable Cares that found the cable industry was responsible for one percent of US job growth in the previous four years. The report estimated the industry accounted for 561,000 jobs, and generated income of $18.2 billion.

Bill often repeated a phrase one fellow CEO encouraged him to use, “The eighth wonder of the world is the free enterprise system.” Bill then added, “And the ninth is so few people understand it.” To help young people gain that understanding, Bill opened Young Americans Bank in 1987 to teach children early how to prosper in the free enterprise system.

This one-of-a-kind bank for kids is a real, state-chartered, FDIC-insured bank offering savings and checking accounts, personal and business loans, credit cards (with a low credit limit), and other banking services to people under age 22. Demand was high for such an institution. Nearly 2,000 accounts were opened in the bank’s first three weeks. As Young Americans Bank grew, its programs expanded and eventually became a cornerstone of financial literacy education in area schools. The success of the bank was a major source of pride for Bill. “I’m very proud of Young Americans Bank,” he said during his acceptance speech for the Cable Television Hall of Fame in 1998. “It was a day most people said would never come. ‘A bank for kids? Never.’ That’s what they said about cable.”

**ABOVE LEFT & RIGHT:** Though Bill was a staunch Republican, he was a friend to many presidents.

**ABOVE CENTER:** In 1988, Bill welcomed George H.W. Bush to his Denver residence for a Republican fundraising event that raised more than $300,000 for Bush’s presidential campaign.
Bill prepares to speak to the media during his concession speech after losing the Republican primary for governor.
A wide variety of sports captured Bill's interest, but he lost so much money with his sports investments that he called them “charities.”

OPPOSITE:
When Bill learned a championship ring had been stolen from a member of the Utah Stars team, he mailed his personalized ring to the player as a replacement.
WINNING, LOSING & PLAYING FAIR: An Investor in Sports

“It’s all fun...if you can afford it.”
— Bill Daniels

On June 21, 1988, Bill Daniels was watching the seventh game of the National Basketball Association championship series between the Los Angeles Lakers and the Detroit Pistons. As part owner of the Lakers (who were gunning for their second consecutive championship), Bill was dreaming of a win like everyone else. Late in the fourth quarter, the Lakers were up by 15 points, but the Pistons fought back. With just six seconds to go, the Pistons had narrowed the Lakers’ lead to one point.

The tension was nearly too much for Bill. He sought divine intervention. “I closed my eyes and told the Lord that if the Lakers could win this ballgame, I would contribute $10,000 to Father Woody’s food line,” Bill remembered later. A last-second layup on a full-court pass from the legendary Magic Johnson won the game for the Lakers, and the fans went wild.

Two days later, Bill sent a letter and check to Monsignor C. B. Woodrich, the priest at Denver’s Holy Ghost Catholic Church. “Father Woody” was a beloved pastor who had become known as Denver’s Patron Saint of the Poor. “We won the game,” Bill told Father Woody, “and the way I got it figured, if I don’t live up to my promise to the Lord, He ain’t gonna listen next time I have a problem.”

Although Bill’s investments in professional sports rarely had such a direct tie to a charitable donation, he lost so much money with his sports enterprises that he referred to them as “charities.” But he enjoyed investing in athletes and teams so much that he kept doing it for decades.

It all started with boxing, which had been Bill’s favorite sport since his boxing days at New Mexico Military Institute. In the 1960s, he organized the Denver Boxing Club for amateurs and financed an amateur boxing team, the Denver Rocks.

Then he met Ron Lyle, an inmate at the Colorado State Penitentiary. When the Young Presidents’ Organization encouraged its members to do something about the nation’s penal system, Bill took the suggestion seriously and started visiting area prisons. He grew close to some of the inmates, including Lyle, who was in prison for second-degree murder and had turned his life around through boxing.

After Lyle was paroled in 1969, he joined a boxing gym in Denver, and Bill sponsored him, along with several other professional boxers. “We’re equal partners,” Bill told reporters about his arrangements with these men. “They supply the talent and ability, and I supply their salaries, guidance, and other expenses. If there’s anything left over, we split it evenly.”
A huge milestone of Bill’s boxing enterprise was Lyle’s match on May 16, 1975 against heavyweight champion Muhammad Ali. It was a close fight and at times an upset seemed imminent. But Lyle lost in the 11th round.

Soon after, Lyle walked away from both his contract and his relationship with Bill Daniels. Though Bill lost $300,000 supporting Lyle’s career, his disappointment with Lyle was about much more than money. “I was crushed,” said Bill. “I will never figure out why he wanted to break up our arrangement. It was like being sued by your brother.”

By that time, Bill had also lost money as owner of the American Basketball Association’s Utah Stars. Bill had believed so much in the ABA’s future that he served as league commissioner from 1971 to 1973. But no amount of leadership or investment could save his team and the league itself. Bill was heartbroken when the Utah Stars folded in the middle of the 1975-76 season.

However, he eventually redeemed his reputation when he returned to Salt Lake City five years later and repaid all who had lost money in the bankruptcy of the Stars (even though he wasn’t legally obligated to do so) at a personal cost of more than $750,000.

In the early 1980s, as the United States Football League (USFL) was nearing its debut, Bill put up the money to start the Los Angeles Express.

Bill’s associate Tom Marinkovich remembered, “I spent a lot of time out there, principally writing checks, but it was fun, and we enjoyed every minute of it.” After a few years, Bill could see that this venture, too, was doomed, and he wisely sold the franchise before the USFL folded.

Bill was never ashamed that most of his sports investments failed. He used these stories to poke fun at himself, and he always emphasized that these ventures were more about fun than business. Although he reportedly lost $200,000 in the early 1970s sponsoring...
the racecar driven by Lloyd Ruby in the Indianapolis 500, he later recalled, “It was an expensive hobby, but I had a ball.” About his almost five percent ownership of the Lakers, he told a friend, “I prefer to make it to the championships every year and not make a dime. That is how crazy sports ownership is.”

Bill’s last sports investment was the Denver Grand Prix in 1990 and 1991. He lost $6 million the first year, but supported a second year at $4 million so that vendors and investors, including the City and County of Denver and the State of Colorado, could recover their investments.

“The Denver Grand Prix was good for Denver,” Bill said later. “Hotels made a lot of money on it, it highlighted the city, and it was well produced. It was good for everybody but me, but that’s OK.” Bill succeeded in his goal of preventing any damage to Denver’s fledgling reputation as a city capable of hosting world-class events.
Bill received many trophies in his life. Among them are the award he was given to recognize his service as president of the American Basketball Association (left), and the 1971 ABA Championship Cup (right).
Bill Daniels: Super Owner

In the present state of turmoil in professional sports, where decades of teamwork and management are feeling the effects of declining attendance, it is refreshing to see how Bill Daniels, who has made a strong impression with the players on his Utah-based teams, has managed to turn things around.

From Boos in Indiana
Stars Return to Wild Cheers

The Life & Legacy of Bill Daniels: winning, losing & playing fair: An Investor in Sports

Denver Officially Joins New International Boxing League
denver has officially become a member of the new International Boxing League (IBL) and will immediately start putting together a squad of amateurs for competition starting in November.

This was announced Monday by Bill Daniels, holder of the franchise, and Vince Boryla, president of the Denver Boxing Club.

The team will be known as the Denver Boryla and will be in the Western Division of the IBL, with St. Louis, Chicago and Milwaukee.

Denver, the Western Division's only New York City, Baltimore and Miami.

The IBL was organized by Jack Draves, prominent coach and television personality, who will operate an amateur unit until the time that it grows in stature of the professional level.

The IBL teams will be selected by the Amateur Athletic Union and operate under A.A.U. rules as regulations of boxing championships of the various cities and states.

Boryla said regional amateur boxers will compete for places on the Denver Boryla and many amateurs may also be considered as potential professional boxers.

Ron Lyle becomes a professional; to sign pact with Daniels

Heavyweight Ron Lyle, National AAU boxing champion and a prominent winner in International competition during the past season, was signed by Bill Daniels, owner of the Denver Boryla, to a one-year contract.

The 22-year-old Denver native, who made his mark in the ring at the age of 21, said he will take two years of development before turning professional.

"Ron's a natural talent," Daniels said. "We feel he will be a future world champion."
Bill’s style of philanthropy was a combination of his natural compassion for others and his personal life experiences.
When Bill Daniels took the stage to address the Atlantic Cable Show in 1989, he had an important message for his colleagues in the cable industry. It wasn’t about market share or new technology or the explosion in the number of cable channels. It was about something much more important: the industry’s responsibility to the community.

“What a fantastic accomplishment for our industry it would be if every single one of us did just one thing for one charitable cause this coming year,” Bill told the crowd. “I ask my fellow cable friends to look for projects to support. Don’t wait to be asked. Do not give to get. Give for the sake of giving.”

Another finding of the 1990 Cable Cares study that Bill had commissioned was that the industry had contributed approximately $5.5 billion to municipalities, charitable organizations, and disaster victims during the previous decade. Bill was proud of that number, not just for the business and political goodwill it generated, but for the simple fact that he worked with good people who wanted to do good. Bill expected his associates to give back to their communities. He even occasionally collected money in the office for an urgent need.

His own philanthropic commitments were wide-ranging and rooted in his life experience. For example, he regularly gave immediate, anonymous cash gifts to families who lost their homes in a fire or had a health emergency. Though these people were strangers to him, when Bill learned of their needs, his heart (and resources) went out to them. He also gave to homeless shelters and food pantries and spent time talking with the parents and children who used these services. Having grown up in precarious times during the Depression, Bill acted quickly to help families in dire circumstances.

Bill made several donations to the facility where his developmentally disabled sister, Dorothy, lived in her later years after Bill’s mother became too old to provide the home care that her daughter needed. Adele died in 1987, at the age of 92. Her death came just one year after Dorothy’s. Bill admired his mother more than anyone. Throughout his life, he seemed to be striving to follow Adele’s example of big-hearted generosity.

Another inspiration for Bill’s philanthropy was the drive of young people to improve themselves. Perhaps he saw in them a bit of his own youthful spirit. He supported the training of several amateur athletes. Both directly and through scholarships, Bill also paid for a number of young men to attend New Mexico Military Institute, and put several students through college, including relatives as well as the children of friends. In these circumstances, he embraced his role as a mentor and didn’t hesitate to give advice in letters about the need to behave honorably and study hard and get involved in the community on campus.

These efforts eventually led to a very public donation in 1988. That year Bill gave a $10 million challenge grant...
Bill’s two multi-million dollar gifts to the University of Denver were front page stories. The first integrated ethics into the business school curriculum, and the second built a new home for the Daniels College of Business.

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to the University of Denver (DU) College of Business to start teaching ethics and etiquette in their MBA program. Bill lamented, "There is virtually no place in the country where young men and women can learn such basic assets as manners, protocol, communication skills, treatment of people, ethics, integrity, respect for others, dress, and all the other qualities that go toward making successful business careers for men and women...In addition, few are taught at a young age the value of giving back to their community and society." The new program at DU aimed to address those shortcomings.

In recognition of Bill’s generosity, the business school was renamed the Daniels College of Business in 1994. The following year, Bill donated an additional $11 million for the construction of new facilities.

While Bill never earned a college degree, he knew how important a formal education was to career advancement. But he also didn’t want book learning and theory to overshadow practical and social skills. “I learned early in my business career that business is people,” Bill told Dan Ritchie, then University of Denver’s chancellor. Bill’s gifts ensured that generations of DU students would get the people skills necessary for success.

As a businessman, Bill understood it was often necessary to spend money to make money, and he put that strategy into practice philanthropically, as well. Nowhere was this more obvious than at Cableland, his 19,500-square-foot home in Denver that opened in 1987, as both a residence and a venue for charitable and political fundraisers.

Bill’s presence at Cableland wasn’t required for millions of dollars to be raised in his residence. Often, he wasn’t even home when events were underway.

Cableland didn’t have sufficient parking for large gatherings, so guests attending big events parked their cars on the streets near the mansion. Neighbors irritated by the inconvenience petitioned the city about it. When Bill learned what they had done, he was infuriated with his neighbors and greatly disappointed in their actions.
“What I could not understand was how anybody could object to having cars parked in front of their homes if we’re raising money to feed the poor or for some other worthy cause,” he reflected. “That just broke my heart.”

He solved the problem by hiring valets to park cars at a nearby church, but he also wrote a letter to all the neighbors who had complained. In typical fashion, his comments were conciliatory, but pointed. “You care about peace and quiet, security, and quality of life in our neighborhood,” his letter said. “But let me remind you that we live in a larger neighborhood. And, unless we act in a way that demonstrates our true commitment to that larger community, many will believe we are a small neighborhood of Scrooges.”

When Bill died, Cableland was donated to the City and County of Denver (as Bill had directed) to be used as the official mayoral residence and for continued use as a venue for charitable events.

Microsoft founder Bill Gates shared the cover of a 2000 issue of Philanthropy with Bill. The accompanying story highlighted their different approaches to giving.

Used with permission, The Philanthropy Roundtable
Demonstrating Bill’s pride in his home state, a rug of Colorado’s state seal greeted visitors entering Bill’s Cableland residence. Courtesy of Barco Library, The Cable Center.
Bill Daniels was a complex man who could hold seemingly contradictory views in comfortable proximity. He valued loyalty and perseverance but was divorced four times. He worked non-stop to build a fortune and shrugged each time he lost a good chunk of it. He excelled without a college degree but believed hardworking young people deserved a chance to earn one. He expected people to take responsibility for themselves but was a champion of the hungry and homeless. He had high expectations for himself and others but could joke about his own failings and offered second chances when deserved.

Perhaps Bill’s greatest contradiction was his tough exterior and warm heart. Beneath the scrappy boxer, fearless fighter pilot, tenacious negotiator, and champion of proper conduct was a man who knew how to love, laugh, and forgive. He had a soft spot for hard-luck stories, a tenderness in the presence of pain, and an abiding faith in God’s mercy.

In the last years of Bill’s life, as age and illness overtook him, a spiritual peace began slowly to live simultaneously with his relentless drive. On December 24, 1995, he wrote a letter to a group of executives he had mentored. Carefully folded into each letter was a tiny aluminum cross. “Don’t panic,” he wrote. “I am not born again. But the cross attached to this note is a duplicate of the one I carry in my pocket at all times. You might consider carrying it with you. It is a symbol of my love for you guys, and we know we are all believers.”

Over the years, Bill gave out hundreds of the small crosses to people who had meant something special to him. One was a Jewish gentleman who received the cross with an explanation from Bill. “I don’t want to offend you because I know you are of the Jewish faith,” Bill told him. “But crosses are very important to me and I wanted to give one to you as a reminder of me.” Years later the man admitted that he always carried the cross with him, not because it had any religious connotation for him, but because it was a gift from Bill and a reminder of their friendship.

Bill’s generosity — as well as his caring and compassion — was legendary. But Bill’s faith was something he kept, literally, close to his heart. Only a few people knew much about Bill’s spiritual side. One of them was Methodist minister Ed Beck.

The two met around 1970 when Reverend Beck gave an
invocation at an event Bill attended. Bill was impressed with the prayer and asked to be introduced to Reverend Beck so he could get a copy of it. Their conversation that night was the beginning of a friendship that would last the rest of Bill’s life.

Bill’s spirituality had its roots early in his childhood. Adele Daniels had been an active member of a church in Hobbs, New Mexico. As a young boy, Bill often accompanied his mother to the services, but over time, he became disenchanted with the formality and institutional framework of the church. The religious teachings that had been part of his upbringing were echoed in the messages he heard many years later in Alcoholics Anonymous, and they contributed to his ability to remain sober.

Though Bill rarely engaged in formal religion during his middle years, he began attending Reverend Beck’s services in Denver after the two met. But Bill arrived just in time for the sermon and typically sat in the last pew.

In the last decade of his life, Bill suffered from hearing loss that significantly curtailed his social life and face-to-face participation in his business, as well as his ability to hear the sermons. But, as in every other aspect of his life, he persevered.

Bill’s hearing became so impaired that people had to shout in order for Bill to hear them, either in person or on the telephone. Bill found this situation intensely frustrating. When he gave presentations, he addressed his disability honestly and openly. “I have a severe hearing problem,” he told students at Casper College, “and as a result of that it’s hard for me to visit with people. If my hearing was normal, I’d like to visit with every one of you, but that ain’t gonna happen because I can’t hear you.”

As Bill got older, his medical issues became much more severe than a hearing disability. The first of a cascading series of life-threatening health episodes occurred in March of 1996 when Bill experienced pain so severe he called one of his longtime friends in the medical field, who implored him to seek help immediately. Finally convinced that his situation might be more than a transient problem, Bill went to the emergency room at Eisenhower Medical Center in Rancho Mirage, California, where he was diagnosed with diverticulitis. The top-flight doctors who saved his life estimated that he was close to death when he arrived at the hospital.

Many people believe this episode, and the resulting three months he spent in the hospital, gave Bill a different perspective of his own faith and mortality, as well as the motivation to begin serious plans for his foundation. Had Bill’s friend not persuaded him to seek medical care immediately, some wonder whether the Daniels Fund would be in existence today.

In his last few years, Bill was also challenged by severe respiratory problems that made it hard to breathe in high-altitude Denver, so he stayed mostly in his California home, far from most of his friends and associates. He continued to review reports and meeting minutes sent by associates, mentor young people through letters of encouragement, and share his appreciation of lifelong friends by sending them kind notes.
During these later years, Bill and Reverend Beck had increasingly open and revealing conversations where Bill explored his deep-seated questions of faith and religion. Bill began to refer to Reverend Beck as his “spiritual advisor.”

“I say my prayers at least once a day,” he wrote to a friend. “I thank the good Lord for the blessings He has bestowed on me and ask forgiveness for my sins.” He acknowledged, “Not only have I been lucky, but the guy upstairs guided me to the right places most of the time.”

Bill took solace in the Bible and the view from his lake house of a lighted cross on a hill in Lake San Marcos, California. Bill owned the land where the cross was erected, and he made sure that it was well-lit and maintained for the whole community to enjoy.

About 18 months before his death, Bill unexpectedly quizzed his longtime pilot, Mark Calkins, about Mark’s faith. Though the question took him by surprise, Mark explained his beliefs in some detail, then looked to his boss for a reaction. Bill responded, “I believe all of that!”

Flying back to Palm Springs about a year before his death, Bill suffered a heart attack on the airplane. His condition was grave, but he pulled through and then spent several months recuperating at the Eisenhower Medical Center.

Persuading the doctors to release him for a few hours, Bill called Reverend Beck and asked to meet him at the airport in Scottsdale. “The doctors think it’s a miracle I’m alive,” Bill told the minister in their brief, one-hour meeting. “Why do you think God let me live?”

Reverend Beck’s response was, “My theory is that God has given you some extra time...because there is something vitally important that you need to do and it’s not done.” When he asked Bill what that might be, Bill answered without any hesitation. “My foundation.” Though Bill said that the foundation was “already together,” there were certain things that he still wanted to do with it.

Reverend Beck gave him encouragement. “I believe that God has given you borrowed time to get your dream fulfilled,” he told Bill. “Because the foundation is going to be extremely helpful for a lot of people who have never known Bill Daniels, but will know his legacy.”

With his energy waning, Bill spent much of his last year finalizing plans for the foundation that would carry his name and his billion-dollar fortune for years to come. He made decisions about funding college scholarships and supporting certain causes, and he put together the foundation’s first board. The Daniels Fund would be one of the largest foundations in the Rocky Mountain region.

As the plans for the foundation were completed, Bill told his minister and friend that he felt that a weight had been lifted from his shoulders, and he was ready to answer God’s final call.

Bill Daniels died on March 7, 2000.
Bill, captured in a reflective moment.
Probably more significant to Bill would have been the many glowing remarks that his friends, colleagues, and associates made about him in multiple memorial services celebrating his life. They called him one of the finest people they’d ever known, a giant in the community, and an example of what is best in humanity.

Perhaps one of the most fitting accolades about Bill was one offered by President Gerald Ford.

“In America, anyone can grow up to be president,” he said. “But not everyone can grow up to be a Bill Daniels. I wish there were more like him.”

Undoubtedly, Bill would have felt a sense of pride and humility in hearing the heartfelt comments about him. But, more importantly, he would have also felt a sense of peace and accomplishment in knowing that because of his wealth, generosity, and faith, the gift he bestowed would make a difference in people’s lives forever.

That is the legacy of Bill Daniels.
THE LEGACY OF BILL DANIELS
The Daniels Fund
The Denver headquarters of the Daniels Fund were completed in 2003 in Bill’s beloved Cherry Creek neighborhood near his home. Bill chose the site himself before he died.

PHOTO BY BRUCE WILMSEN
A Life Becomes a Legacy

“I spend most of my time these days making the decisions about my foundation that will provide, I believe, a huge advance in our society.” — Bill Daniels

In 1995, at age 74, Bill Daniels wrote a letter to Malcolm S. Forbes, Jr., president and editor-in-chief of Forbes magazine. Wrote Bill,

Every year, you publish a list of the 400 richest people in America. While I’ve been included for several years, I’ve never considered wealth as the primary measure of my success. For me, the biggest kick I get out of life is giving back to those less fortunate and using money to do good things for people. Wouldn’t it make a marvelous statement to business people throughout the country if you included in your tally of each of “the 400’s” net worth, the amount they have donated to philanthropic causes each year? All of us, including your editors, need to find creative ways to reinforce the value of helping those in need.

Throughout his lifetime, Bill demonstrated his commitment to helping others and giving back. He gave generously to individuals in crisis and to nonprofit organizations that served people down on their luck. He supported athletic programs for youth, ethics education for business students, and financial literacy through his unique Young Americans Bank. He paid to send young people to college and donated to numerous educational institutions, many times in the names of friends and colleagues.
In addition to sharing his wealth, Bill got involved with those he helped — visiting with prisoners, guiding college students, serving on nonprofit boards, talking with homeless families. Perhaps most importantly, he encouraged others to give. He was an example to the associates in his companies to make their own community contributions. He lectured his colleagues in the cable industry to do their part to give back. And when he advised young people, he would often include a message about volunteering and contributing.

When Bill was in his seventies and his health began to decline, he faced mortality with his typical forthright determination. Knowing his window of opportunity was narrowing, Bill began defining the specifics of his foundation and its operations with renewed focus. Adding to the sense of urgency was the unexpected death of one of Bill’s close friends with a large estate, but no prepared plan of what should be done with it. The public and bitter legal feud that resulted — plus millions forfeited to taxes — was appalling to Bill, who felt that those millions could have been better spent. It was a wake-up call, and he became even more determined not to have the same thing happen when he died.

With the help of his attorneys, Bill undertook plans for a charitable foundation that would last for generations to come. Five months before his death, Bill wrote, “I spend most of my time these days making the decisions about my foundation that will provide, I believe, a huge advance in our society.”

It was not an easy task to make binding decisions about how his money would be spent in the future, but he cared deeply about those decisions and the people who would benefit from his generosity. Each decision was made with a great deal of thought and with specific directives that could not be changed.

Bill outlined his giving priorities in a set of foundation bylaws that will always guide the Daniels Fund. For the most part, these interests were represented
in Bill’s charitable giving throughout his life. The basic areas he wished to fund were clear and are now addressed by these funding areas:

- Scholarships for College
- Grant Funding Areas:
  - Aging
  - Amateur Sports
  - Disabilities
  - Drug & Alcohol Addiction
  - Early Childhood Education
  - K-12 Education Reform
  - Ethics & Integrity in Education
  - Homeless & Disadvantaged
  - Daniels Rapid Response Fund
  - Youth Development
  - Young Americans Bank

The bylaws he created directed that approximately 30 percent of charitable allocations would support college scholarships, with the remainder going to grants. Bill also defined the geographic areas where he wished his money to be directed: 75 percent of scholarship funding would be for students from Colorado, 10 percent for students from New Mexico, 10 percent for students from Wyoming, and 5 percent for students from Utah. Of the grant allocations, 50 percent was directed to the Denver Metro area, 15 percent to other areas in Colorado, 25 percent in total to New Mexico, Wyoming, and Utah, and 10 percent to national programs.

Bill clarified that these four states “contributed to the luck I have had.” Colorado was his primary home most of his adult life and the location of his business headquarters. He lived in Hobbs, New Mexico, as a teen and attended the New Mexico Military Institute, which was a key factor in his future success. Wyoming was the location of his first cable system, which catapulted his career. And Utah claimed a special place in Bill’s heart when he made Salt Lake City the new home of his first professional basketball team, the American Basketball Association’s Utah Stars.

As his plans progressed, Bill selected the first board of directors for the foundation. He communicated some of his expectations directly to them. “Please remember that I am a conservative,” he wrote the board members. Bill believed in conservative Republican tenets such as fiscal responsibility, limited government, and programs that honor a “hand up, not a hand out.” He did not like entitlement programs.

The bylaws also specified areas that Bill did not wish to support. He prohibited support of “research of any kind,” probably because he always gave to programs that actively worked to help people, not to programs that analyzed how to prevent problems. He also prohibited funding for the treatment of AIDS, because he knew his resources could not make a sizable impact on this global problem and that it was a focus for numerous other foundations.

Bill was particularly adamant that he did not want his foundation to give to cultural activities. Although he allowed that up to one percent of allocations could be used for cultural purposes in Denver if something special came up, his restriction was in keeping with his priorities during his lifetime. “Most of my giving just does not match with symphonies, art, and opera,” Bill wrote. “I am just not into that. I am into helping people who need help, who are hungry, unclothed, in trouble… In my case, I am for the underdog, for guys who need a second chance.”

In 1997, Bill hired Phil Hogue, former president of Daniels & Associates, to help make the plans for the foundation operational. Bill’s death marked the beginning of the Daniels Fund.

The board members — who were all people close to Bill — worked in earnest to fulfill Bill’s wishes. The scholarship and grant guidelines and application procedures were developed, a staff was hired, and foundation facilities were built.

Even while these decisions were being made, funding was distributed so as not to delay the impact Bill wanted to have. By May of 2000, the first grants
had been awarded in Colorado, and the first class of 32 Daniels Scholars was named, in time to support their first year of college that fall.

The board of directors was busy, but it was an honor to be part of building an important legacy that would make a significant difference in people’s lives. After the transfer of $1.1 billion from Bill’s estate, the Daniels Fund became the largest foundation in the Rocky Mountain region and one of the 50 largest foundations in the country.

Despite much progress, translating Bill’s directives and turning them into complex programs serving a four-state region was daunting. Dozens of accomplished professionals with philanthropy backgrounds were hired. They knew the nonprofit world, but were unfamiliar with Bill’s personal style of giving. Adding to the emerging challenges, satellite offices that had been established in each state represented Bill’s vision to varying degrees.

Within the first two years of operation, the board realized it had lost control of donor intent. “It didn’t take all that long, but all of a sudden the Daniels Fund was starting to look like someone else’s foundation,” said Linda Childears, president and CEO of the Daniels Fund. The board took action to ensure Bill’s vision and wishes would be upheld, just as he would have demanded.

There were challenges. The board found that in many ways his wishes were very explicit, but he didn’t leave much guidance for the principles that should govern the Daniels Fund’s grantmaking.

“I don’t think the donor — as smart as he was and as much time and attention as he gave to his plan over the last two years in his life — had any idea of the complexity of implementing his plan,” reflected John Saeman, who became board chairman of the Daniels Fund in 2003.

To better interpret and define Bill’s wishes, the board began a painstaking review of nearly 60 years of Bill’s business and personal correspondence. The review encompassed speeches, documents detailing Bill’s personal philanthropy, and letters he sent with those gifts. To get an even broader perspective, numerous people who knew Bill were interviewed to better understand what he wanted the Daniels Fund to accomplish in each area he identified.

After compiling and analyzing all those materials, the Daniels Fund board developed a thorough set of documents describing Bill’s principles and what he wanted to accomplish with his money. These documents are critical tools for those committed to honoring Bill’s legacy and furthering his example of compassion, ethics, and integrity. In making the many decisions that board members face, they are guided by some final words Bill spoke on his convictions:

*I think God told me as a young man to share my good fortune with others. I have tried to do it. And my foundation will see to it when I die. Believe me, it is a real joy to me to be able to help people.*

Opposite:
Bill liked to use this wall of televisions in the media room of his Denver home, Cableland, to demonstrate the impact of the cable television industry on available programming.
THE LEGACY OF BILL DANIELS
Daniels Scholars on the University of Denver campus. Photo by Bruce Wilmsen
Scholarships for College

“If you’ve never taken a chance on yourself, at least think about it. Unless you do, you may never know what you’re missing out on. And neither will the rest of the world.”

— Bill Daniels

The Daniels Scholarship Program provides four-year college scholarships to graduating high school seniors who demonstrate exceptional character, leadership, and a commitment to serving their communities.

When Bill Daniels agreed to pay for the college education of a friend’s son, he wrote the young man a letter, clarifying “some caveats” of the offer. In the letter, Bill clearly outlined his expectations about grades, conduct, and involvement in student affairs. A verbal confirmation that he was meeting his obligations wouldn’t be enough. The student was expected to submit a monthly written progress report as well as a copy of his grades each term.

“The point I am making is that you will have to perform,” Bill wrote. “I am a tough taskmaster, especially when it comes to young people, but I can’t tell you the pride I have watching the success of most of the young people I have tried to help. You can do it! I am betting on you.”

Bill bet on a lot of young men and women over the years. By 1992, he had already funded the college educations of many young people. “I enjoy sharing my good fortune with others, most especially young people with talent and drive,” he wrote. “It’s a good feeling to be able to help students who really need it.”

Some of those he helped openly; others he helped behind the scenes. Since Bill’s death in 2000, the Daniels Fund has discovered that Bill established more than 15 endowments in honor of his friends and associates. Beyond the provisions of his foundation, these endowments were further proof of his commitment in this area.

When Bill was in high school in the 1930s, a college education was not viewed as essential for professional success. He completed two years of junior college at the New Mexico Military Institute (where he graduated from high school), but then World War II intervened and he became a fighter pilot. Once the war was over, Bill returned home and joined the family insurance business. College was put on indefinite hold.

Despite his extraordinarily successful career, Bill was sometimes self-conscious about not having a degree, especially when speaking at universities. But he was open and emphatic in stressing the importance of a college education for others. “I had zilch formal business education,” he told students at Casper College. “The only reason I’m telling you that is, as lucky and as fortunate as I was, just think what you’ll do if you get a formal education.”

When he spoke to a group of students at Dartmouth’s Tuck School of Business, he confessed, “I never had an accounting course in my life. When I went into business, I didn’t know what a balance sheet was,
and I didn’t know what a profit and loss statement was. I promise you I know now, but I learned the hard way. I could have saved a lot of time. If I had to do it over again, I would get an undergraduate degree, and I would get an MBA.”

Bill occasionally poked fun at the limits of his own education to drive home his message. When he was decades into his career, he told the Dartmouth students about when he and an associate were at a meeting where someone used the term *quid pro quo*. As the two colleagues left the meeting, Bill asked his friend, “What did that guy mean by *quid pro quo*? I thought he was talking about an octopus.” Though his comment may have been in jest, the point of his story was serious.

With an insatiable hunger for knowledge, Bill never hesitated to ask questions and probe for answers. Most days, he was up by 4:00 A.M., reading five or more newspapers with his morning coffee. Any subject that caught his eye was diligently researched and explored.

Whenever Bill helped individuals go to college, he provided more than financial support; he also mentored them through the process with encouraging words and advice. His requirement that they write to him regularly was not just about holding the students accountable, but about keeping informed of potential stumbling blocks he could help them overcome.

Three years before his death, Bill wrote to a longtime associate. “The past week, for some reason, I have received four letters from alumni all thanking me for things I have taught them,” Bill said. “I guess one just fails to realize the impact they have on young people. That is the one legacy I will be proudest to leave.”
June Travis, a cable industry colleague, reflected on Bill’s ability to find kids who were at risk of falling through the cracks unless they had some help. Said June, “He had an innate ability to do that, to look at people and see one spark, regardless of their background. Then he’d invest in them personally and watch them succeed, and that gave him great joy.”

Another colleague, Steve Schuck, echoed those sentiments. “Bill Daniels just loved young people, and he was so committed to improving the quality of their lives. If he could interact with the Daniels Scholars of today, I’m sure he would simply say, ‘Take advantage of this opportunity. I am proud of you. I am happy for you. I want what’s best for you. Choose your course and make a total commitment to it, and when you’re all done, give something back to somebody else, to those who follow.’”

Today, Bill’s legacy of giving young people financial support, as well as encouragement and advice, is solidified by the Daniels Fund honoring Bill’s direction to allocate approximately 30 percent of its annual distributions to scholarships.

As Bill planned the scholarship component of the Daniels Fund, he had great visions of a “pay it forward” philosophy. “When these kids graduate,” said Bill, “they will go back and help their community. They will go out and mentor the next group, and it will continue on and on and on.”

Putting Bill’s wishes into practice

Always focused on Bill’s desire to encourage young people to believe in themselves and give the world their best shot, the Daniels Fund began awarding scholarships just months after Bill’s death. It was what Bill would have wanted.

Daniels Scholarships are designed to create opportunities for young men and women in Colorado, New Mexico, Utah, and Wyoming who possess certain characteristics identified by Bill Daniels. He directed that scholarship recipients should demonstrate exceptional character, leadership potential, and the desire to give back to their communities. With its focus on character, the Daniels Scholarship differs from scholarships that prioritize academic merit. Bill didn’t want to disqualify a student with a less-than-perfect GPA, but he included academic performance or promise as a consideration. Bill also wanted Daniels Scholars to adhere to high ethical standards and be well-rounded, motivated, and committed to earning a bachelor’s degree.
In keeping with Bill Daniels’ high expectations of the students he supported, Daniels Scholars must meet ongoing expectations such as maintaining satisfactory grades and progress toward degree completion and adhering to the Daniels Scholar Code of Conduct. They are also required to live on campus in their freshman year, hold a job during each academic year, and stay in regular communication with the Daniels Fund.

Daniels Scholars receive more than financial aid. They become part of a community of people who all care about their success. Before heading to college, new Daniels Scholars learn more about Bill Daniels, the Daniels Fund, and the Daniels Scholarship Program. They also develop a network of support and learn about the high standards that Bill defined — and the Daniels Fund will require them to meet.

Many Daniels Scholars are the first members of their families to attend college. The group reflects the ethnic diversity of the Daniels Fund’s four-state region.

Throughout their college years, scholars work with staff members at the Daniels Fund who offer encouragement, guide them to resources on campus, and monitor their progress.

The relationship the Daniels Fund has with Daniels Scholars doesn’t end with graduation. Once scholars earn their degrees, they join and remain connected through a network of Daniels Scholar Alumni. Alumni continue giving back in a variety of ways, from helping active Daniels Scholars to volunteering to sharing job opportunities.

With a record of achievement spanning many years, Daniels Scholars have become highly productive.
members of society who have made an impact on their communities and the wider world. Pick any career field and there is likely a Daniels Scholar forging ahead in it. Some have followed in Bill’s footsteps as entrepreneurs and business leaders. Others have become engineers, teachers, pharmacists, reporters, physical therapists, elected officials, nurses, and software developers.

Like its founder, the Daniels Fund knows there are many ways to measure success, and every Daniels Scholar has their own idea of what success will look like for them. The goal of the Daniels Scholarship Program is to help every Daniels Scholar succeed in college, and ultimately, become independent, successful in a rewarding career, and actively engaged in their community.

**Boundless Opportunity Scholarship Program**

With the traditional Daniels Scholarship Program available exclusively to graduating high school seniors, the Daniels Fund created the Boundless Opportunity Scholarship Program (BOS) in 2003 to serve non-traditional students. BOS helps motivated, hardworking students invest in their own potential through continued education. Select colleges and universities in Colorado, New Mexico, Utah, and Wyoming offer the scholarship directly to non-traditional students on their campuses using money provided by the Daniels Fund.

Bill Daniels wanted those motivated to create a better life through education to have that chance, regardless of their backgrounds.
THE LEGACY OF BILL DANIELS
Part 4: Grant Funding Areas
Bill’s mother, Adele, was always the most important woman in his life.
B
ill Daniels’ motivation to fund this grant area was greatly influenced by the care and concern that he had for his mother. People who knew him said that Adele Davis Daniels was the person Bill admired more than anyone else on earth.

Born into a prominent and respected family, Adele trained as a teacher. But her real passion was the arts, which she pursued through acting. At one time, she was on the playbill with a young thespian named Henry Fonda and rubbed shoulders with the likes of Jimmy Stewart and other rising actors.

Through good times and bad, Adele was willing to help when anyone needed her, and held the family together through triumph and tragedy. She watched Bill go off to two wars, endured her husband’s untimely death, and took care of her developmentally disabled daughter, Dorothy.

Through it all, she maintained a sense of humor and a commanding presence. Known for her straight talking, she didn’t mince words when Bill’s brother, Jack, encouraged her to attend one of Bill’s weddings. “If we went out of town every time Bill got married, we’d all be broke,” she said with characteristic wit and directness.

Adele had a profound influence on Bill’s life, and no doubt he inherited some of her strong traits. Though they lived miles apart, Bill made visiting her as often as possible a top priority. In between visits, they kept close tabs on each other by phone. Night or day, Adele enjoyed hearing from her son. Even when she was in her...
eighties, and even if it was after midnight, Bill might call her to give her some news, or tell her about the woman he was seeing. Sometimes he even put his date on the phone to “meet” his mother.

He also loved to share his business successes with her. On the day he learned that Mile High Cablevision — a company in which Bill was a major shareholder — had been awarded the hard-fought contract to install Denver’s first-ever cable service, Bill excused himself from the celebration. His first priority was to call his 88-year-old mother, who shed tears of joy as he told her the good news. She knew that they had been trying to get this contract for 25 years.

As his mother eased from her eighties into her nineties, Bill understood that she didn't want to leave her own home in Hobbs, so he made sure she had everything she needed for safety and comfort, and continued to see her as often as possible. During those visits, Bill often took Adele to George's family restaurant, where they were served by their favorite waitress, Wilma Voorhies. Wilma had worked at George's for years and knew all the members of the Daniels family.

When Adele Daniels died in 1987 at the age of 92, her death was a blow to the devoted son. “I absolutely adored her,” Bill wrote a friend years later. “As a matter of fact, Mother’s Day is the toughest day of the year for me.” Less than two months before his own death, Bill wrote another friend about his mother, “My greatest hero was my mother. She was the loveliest person I have ever known.”

Ten years after Adele’s death, Wilma Voorhies opened her mailbox in Hobbs to find a Christmas card from Bill. This was no surprise, as Bill had remembered to send a card to his favorite waitress every Christmas for years. He had great respect for how hard a waitress works, and he continued to stay in touch with Wilma even though he no longer visited Hobbs. It was near the end of Bill's life — when Wilma must have been getting on in years herself — that she opened Bill’s Christmas card to find a check for $10,000. By this time she had retired, and Bill told Wilma in the card to expect the same amount every year for the rest of her life. He wanted her to have a comfortable retirement after all those years on her feet waiting tables. Amazingly, Bill's generosity came full circle when Wilma directed in her will that the remaining portion of Bill's monetary gifts be returned upon her death to the Daniels Fund. After she died, the Daniels Fund received a check for $90,000.

Bill's gift to Wilma was indicative of his constant concern for the well-being of others, especially when sickness and age were getting the better of them. He encouraged others to take care of the elderly, too. In a Christmas message one year, he said, “Why not use this holiday season to demonstrate your individuality by sharing your good fortune with those around you? Take an hour out of your schedule and pay a visit to an elderly neighbor.”

His sympathy is also evident in the letters he sent to aging friends. In 1987, he wrote to an elderly friend of his parents after visiting her in a nursing home in Lakewood, Colorado. “It kills me to see you as immobile
as you are,” said Bill, “but I also sense that you are getting good care and you are content as can be under the circumstances. We miss you and love you.”

In 1993, he wrote to another friend:

*I know that you have been ill and that the past few years haven’t been easy for you. Retirement is supposed to be a relaxed time of your life, but it ain’t always that way. Bad things happen to good people — that isn’t the way it should be, but it is sometimes...I know it is hard for you to write, but hopefully you will keep in touch with me. If there is anything I can ever do for you, please let me know. You have been a good friend, and I treasure our friendship. You will have some “down” days, and that is to be expected. Hopefully you can count your blessings when that happens and find some good in life.*

As Bill got older, he faced his own challenges. Losing his hearing was one of the most troubling issues for Bill, but that was not the worst of his health woes. In the mid-1990s, he suffered through pneumonia, severe infection, kidney failure, and blood poisoning in a cascading series of medical problems. In March of 1996, he needed emergency surgery that resulted in a colostomy. He nearly died on the operating table after his heart stopped beating and his lungs filled with fluid. The next three months of his life were spent in a hospital room at Eisenhower Medical Center.

As soon as he was well enough to begin complaining, Bill pleaded with the doctor to reverse the colostomy. Bill’s persistence wore down the doctor, who finally agreed. The operation was a success and eventually Bill was settled back in his beach house in Del Mar, California. Decades of heavy smoking had eaten away at Bill’s respiratory system, making it so hard to breathe in high-altitude Denver that he stayed almost entirely in California.

No longer able to navigate stairs easily, Bill started using the smaller, single-level guest house on his property. He was walking every day and getting his strength back, but having difficulty gaining weight. He relied heavily on his housekeeper, his in-home nurse, and Jayne Mitchell, his longtime assistant.

Occasionally, his spirits plummeted. In August of 1997, Bill wrote to his Navy buddy Donal “Broe” Broesamle. “I suffer mostly from being down in the dumps and all of a sudden not being able to do the things I did for so many years,” Bill said. “Need I say more?”

He put it another way in a letter to another lifelong friend, Bob Delbridge. “Frank Sinatra was one of my original partners in the Palm Springs cable system. I knew him for many years. Not only did he say, ‘It’s been a hell of a ride,’ he said, ‘Live it up when you can, my friend, because dying is a pain in the ass.’” Sinatra’s quip resonated with Bill, and he never forgot it.

While he tried to remain positive and engaged in life, Bill clearly had trouble accepting the aging process. “If you want to know what it’s like later on in life, you wish you were 40 years younger,” said Bill in a letter to
a friend. “Believe me, I continue to say I am taking it gracefully, but I am really pissed off that I am old. Still, I had a hell of a ride and am a very fortunate guy.” Picking up on Bill’s frustration — and making light of it in a way Bill loved — Jayne gave him a throw pillow embroidered with the phrase, “Screw the golden years!”

Even with the challenges of the “golden years,” Bill still had much to offer, and his colleagues recognized that. They visited him as often as they could, in part to share their friendship and respect, and in part to seek out the wisdom and advice that Bill had accumulated in a lifetime of deals and successes and failures.

As his health, hearing, and strength ebbed in the late 1990s, Bill continued to monitor the world via cable television. When his health permitted, he called friends around the nation and wrote them notes. At times, he talked openly about his life and theirs, and he didn’t shy away from talking about the roller-coaster ride of health that marked his final days.

In his last months, Bill said, “I feel like a prisoner in my own home. I have to stay close to my oxygen. I see very few people. I talk less and less on the phone other than to my staff, maybe twice a week… I find myself losing the old momentum I’ve had all of my life. I’m sure it’s a part of getting old and not being in perfect health.”

On a better day, he wrote to his friend Letitia Baldrige, “I can’t complain. I have had a marvelous career and I am at peace with myself and feeling good.”

Bill felt more at peace as he began to finalize plans for the Daniels Fund and clarify his intentions for how the foundation’s money would be disbursed. He believed that God had saved him on that operating table so he could come back and do a little more good at the end of his life.

His foundation plans were the culmination of his life’s work, and he knew he was fortunate to live long enough to accomplish that mission.
Putting Bill’s wishes into practice

Bill Daniels knew the aging process was no easy journey. As Bill watched his mother and so many others getting older, and then experienced the process himself, he knew aging could be physically limiting, socially isolating, and emotionally discouraging. But he also knew that these challenges could be eased with the right kinds of assistance.

In his later years, the limitations of Bill’s poor health were kept in check by adjustments he made at home and by employing in-home nursing services. He was glad to be able to stay in his own home, where he felt most comfortable and at peace. However, he was aware that most seniors could not afford the kind of help he obtained. As a result, the Daniels Fund supports in-home services that allow elderly people to maximize their independence and stay in their own homes as long as they wish, or as long as possible.

The Daniels Fund also prioritizes programs that enhance community engagement for older people. Like many others whose worlds become smaller as they age, Bill fought the loneliness that accompanies the loss of community. He knew how important friendship was when he was down, and he was fortunate to have a lot of friends who kept in touch. He also stayed involved in the work that had always given his life purpose. While not all seniors have easy access to a network of friends and supporters, the Daniels Fund recognizes that participation in activities that bring seniors together help maintain a sense of community and purpose.

Finally, the Daniels Fund supports end-of-life and palliative care for hospice patients and their families. In Bill’s final days, he had the superb care he needed at home and in the hospital to make his passing as comfortable as possible. Until the very end, he was calling the shots about his medical treatment and funeral arrangements.

Bill recognized a person’s later years could be lived with dignity, independence, and purpose. He also knew that peace and comfort could be present at the end of life. Following the direction of its founder, the Daniels Fund focuses on extending the availability of these options.

Bill Daniels

Mom, Sweetheart,

I wouldn’t know how it feels to own anything that is not mortgaged but may I share with you the satisfaction that you will have in not having a mortgage on your cute little hacienda.

Who would have thought that, when Jack and I were snot-nosed kids, someday we could do things like this for you. Hope this helps make up for the diaper changes, the trouble I gave you and to thank you for the many peanut butter and jelly sandwiches that you labored over so long!

Love you,

Bill

It gave Bill great pleasure to be able to announce to his mother that she would no longer need to worry about a mortgage on her house.
When Bob Daniels put his son on a bus to Roswell, New Mexico, he was hoping for a miracle. It was 1937, and Bill Daniels was a scrappy 17-year-old who never backed down from a fight. It could have been that young Bill needed more activity to keep him occupied than the small town of Hobbs could provide. But at the time, Bob was more than a little concerned that his son was headed down the wrong path. With any luck, military school would put him on the right one.

The military drills, rigid discipline, and challenging coursework provided by the New Mexico Military Institute (NMMI) taught Bill self-control and gave him respect for authority. But it was his participation in sports that showed Bill who he could become.

When Bill enrolled at NMMI as a high school junior, he had no history of playing organized sports. He was a full head shorter than most of the other guys on campus and, though he was strong, he wasn’t sure he could compete. Instead, he applied to be manager of the football team. The football coach, Clark Storm, put his arm around Bill and said, “Son, we don’t need a manager. We need players!”

Bill was Coach Storm’s starting quarterback for the next two years and also played linebacker. He made All-State in both positions. Sixty years later, Bill remembered Coach Storm as “a real sweetheart who passed along his high principles.”

NMMI’s other coach, Colonel L.T. “Babe” Godfrey, took one look at Bill and recruited him for the baseball, basketball, and boxing teams, as well. Bill lettered in football and basketball his first year. As a senior, he led the basketball team to an undefeated season.

Coach Godfrey is credited with giving Bill the nickname “Jeep,” which his NMMI friends called him the rest of his life. The coach, admiring Bill’s tenacity, compared him to a US Army Jeep: “an indestructible mini-tank that was small, sturdy, tough, and, being four-wheel drive, could go anywhere.” Bill was always ready to play a full game of football or basketball and, according to the coach, was “always good for three rounds in the Golden Gloves — unless, to the discomfiture of his opponent, it went for fewer rounds.”

In later life, Bill credited his coaches for embedding in him the principles that led to his future success, including discipline, teamwork, drive, fair play, and commitment. Of Coach Godfrey, Bill said, “He’s the guy I probably admire most, next to my dad. He has been a

“If you didn’t mow the lawn, you didn’t get your allowance. You told a lie and got grounded for a week. If you weren’t a team player, you sat on the bench. It’s called discipline. And it’s not only an important part of growing up. It’s an important part of your entire life.”
— Bill Daniels

The Daniels Fund supports programs that expand opportunities for participation in quality youth sports programs that promote sportsmanship, confidence, discipline, and teamwork. Additionally, support is provided for programs that expand opportunities for national and international amateur sports competition.
magnificent mentor to me, and I have tried to follow his principles: hustle, hard work, don’t give up, you’re a small guy — so what? Size doesn’t mean anything. He taught me patriotism — to love my nation, love my country, and love my fellow man. He was just a magnificent man.” Coach Godfrey lived into his nineties, and Bill stayed in touch with him as long as he lived. Bill visited him twice a year to “let him know how grateful I am.”

After completing high school at NMMI in 1939, Bill stayed on there for two years of junior college. He refined his boxing skills as an amateur welterweight fighter and had 42 fights. He became a New Mexico Golden Gloves champion and hung up his boxing gloves only after breaking his hand in what was to be his last fight.

Amateur sports became one of Bill’s lifelong passions. Indeed, the first television show Bill ever saw — a discovery that changed the course of his life — was The Wednesday Night Fights, live from New York City.

“Boxing has been my favorite sport for a long time,” he wrote to a friend near the end of his life. “I fought as an amateur, and I feel there are ways we can uplift the image of boxing to the American public.”

Bill knew amateur sports could turn lives around. After he settled in Denver in the 1960s, he organized the Denver Boxing Club, which reached out to dozens of youth. “It occurred to me that boxing had done a lot for me and it would be a good way to get a bunch of kids off the streets and involved in something that would build character and teach self-sufficiency.”

In 1969, Bill financed an amateur boxing team called the Denver Rocks, which offered fighters of every weight class an opportunity to get in the ring and test their skills. The fighters were trained by a veteran boxer and fought at the Denver Coliseum.

Bill always kept his eyes open for young athletes who needed a leg up. He spoke at parole boards on behalf of
prison inmates with boxing skills, and he brought four young fighters from an impoverished New York City neighborhood to fight in Denver (for which Bill was awarded the New York City Golden Gloves trophy).

“More club owners in sports should be on the lookout for talent among the downtrodden and sometimes hopeless people,” Bill once told a reporter. “They have a desire, a competitive heart.”

Boxing wasn’t the only amateur sport that caught Bill’s attention. Interestingly, he found a friend and a new opportunity in the world of competitive figure skating. When Scott Hamilton won the men’s figure skating gold medal at the 1984 Olympic Games, Bill arranged a victory parade for him in Denver. The two became friends, and Bill helped sponsor Scott’s career.

In 1997, as Scott was going through chemotherapy for cancer, Bill insisted he use Bill’s jet to fly home from his treatments at a distant hospital. It was Bill’s thoughtfulness that inspired Scott to become a philanthropist and start a cancer fund. “I want to invest in something that will continue to give and give long after I am gone,” said Scott. “I learned a lot from Bill. The people I love and respect the most are the ones that have taken what they have been given and turned it into something beyond success. Bill was one of the greatest examples of that.”

In another instance, Bill was sympathetic when he learned that local figure skater Allyson Fenlon needed help covering her training costs. Bill sent a check to Allyson’s father with a letter that said, “Delighted I can help. I admire kids who have the dedication to compete in sports.”

Bill helped other athletes by encouraging their careers after sports. In a letter to the dean of the University of Denver College of Law, Bill recommended college senior Bryan Pattison for admittance to the law school. He used Bryan’s integrity on the high school football field as evidence of his qualifications. “Bryan is a young man who has never met a challenge he did not attempt to conquer,” wrote Bill. “When I first heard about Bryan, he was a wide receiver for the Bingham High football team in Salt Lake City, Utah. He did not possess the speed a lot of receivers had. But he always showed his true grit with his intensity on the field. Bryan became an all-region wide receiver. He was never afraid to give up his body to help a team effort and was always a team player. He was the type of player coaches love to talk about…He wants to succeed in life, and I know he will.”
In short, Bill believed former athletes were likely to have developed many of the same principles he had learned on the field, on the court, and in the ring. And he was quick to recognize and acknowledge when an athlete in the public eye behaved with dignity and upstanding principles.

To Roger Staubach, former quarterback for the Dallas Cowboys (and a fellow NMMI alum), Bill wrote, “I keep up with your operations, and I thoroughly enjoyed it when you and your staff came by and had lunch with me in my home. Looking at athletes who really count — Michael Jordan, Wayne Gretzky, John Elway, and yourself — you all have outstanding ability but, even more so, the character that many people should have: integrity, ethics, hard work, and the love of God.”

Those types of comments were typical for Bill to make, but others voiced the same sentiments about Bill himself. “People sometimes forget what an outstanding athlete Bill was, and that played into much of his career later on,” reflected Bill’s colleague Hank Brown. “I’ve often thought that the lessons he learned through athletics were fundamental to his success in business: his willingness to stick with things no matter how tough, to give a project everything he had, and his commitment to fair play.”
Putting Bill's wishes into practice

It comes as no surprise that Bill Daniels directed his foundation to support amateur sports programs. After all, he was living proof that involvement in sports can change the direction of a person's life.

This belief was reinforced countless times as Bill watched athletes develop many qualities he admired in a human being: sportsmanship, fair play, determination, focus, confidence, teamwork, patience, follow-through, discipline, and digging deep to overcome limitations.

He felt these traits were best learned early so they can be applied to school, work, relationships, and every aspect of life. Bill's high school coaches made a crucial difference in the man he became, and their high standards prepared him well for military service, leadership, and to both achieve and properly manage great success.

Therefore, the Daniels Fund supports community-based amateur sports programs. In addition, knowing the critical role a coach plays in fostering character development, the Daniels Fund supports efforts that deliver quality coaching and training for young athletes.

With inspiration from Bill's lifelong passion for athletic competition and sponsorship of individual athletes, the Daniels Fund provides support for national and international amateur sports competitions, as well as local and state competitions that qualify athletes to compete at the higher levels.

Top right: Coach "Babe" Godfrey (right) was Bill's mentor and friend, and they stayed in close contact throughout their lives.
The Life & Legacy of Bill Daniels
Disabilities
The piano music stopped Bill Daniels in his tracks. He had walked into a mall in La Jolla, California, to do a little shopping, and he’d intended to get in and get out. But now he couldn’t get past the atrium. Sunlight streamed down onto a piano player who was making such beautiful music that Bill forgot he was in a hurry. He marveled not only at the man’s talent, but also at his ability to play so well when he was obviously blind.

Bill stayed and listened for half an hour, tipped the piano player generously, and then continued his shopping expedition. The music put him in such a good mood that he spent more than he’d planned and called some friends later to encourage them to visit the mall to hear the musician. They agreed with Bill that he was exceptional. But Bill felt compelled to send it, and advocate for the musician. The fact that Jimmy Carroll was blind was secondary to the fact that he was hugely talented, but underappreciated and grossly undercompensated.

This story speaks to Bill’s overall perspective on people with disabilities as much as it represents his desire to help others when he could. Bill clearly felt that people were people first, and they should be valued for what they could do, not for what they couldn’t. At the same time, Bill realized that life was not always fair.

It was a lesson he learned early, growing up with his sister, Dorothy, who was developmentally disabled. She was one year older than Bill, but he quickly matured past her abilities. Given the medical knowledge of the 1920s and 1930s, the exact diagnosis of Dorothy’s condition is unclear today, but her mental function never developed beyond that of a 12-year-old. No one expected she would live past the age of 20.
The news might have been devastating to the Daniels family, but the attitude of acceptance and devotion that Bill’s parents modeled had a lasting impact on Bill. At a time when society often institutionalized children with disabilities, Dorothy grew up at home with her loving family around her. She was encouraged to be involved in activities and participate however she was able.

Dorothy lived into her sixties — far outliving all projections — thanks mostly to the loving care of her mother, Adele. Once Bill’s father died and the other Daniels children left home, Adele took on the sole responsibility for her daughter, always making it crystal clear how she wanted others to treat Dorothy.

“They expected all of us to treat her as a normal part of our family, and we loved her,” reflected Bill’s niece, Diane Denish, about her Aunt Dotty. “She had a memory like an elephant — she never forgot anything — and she adored her brother Bill like no other person on earth.”

The family eventually made the tough decision to move Dorothy to a nearby complete care facility when Adele became unable to provide the level of care she knew her daughter required and deserved.

During times when he was away from Hobbs and his family there, Bill kept in touch with his sister through thoughtful letters. He wrote in a simplified style, sometimes referring to himself in the third person to help her understand. Dorothy died at the age of 67, one year before Adele passed away. Bill honored his sister with ongoing financial support to the facility that had provided compassionate care for her, as well as with donations to other organizations.

Growing up with a disabled family member clearly enhanced Bill’s sensitivity to the limitations people face, and those who were able to overcome their limitations.
impressed him. Soon, he would come to know what that really meant when he began to acknowledge his own disability — severe hearing loss — around age 70.

Due largely to the countless cycles of rapid pressurization and depressurization Bill experienced as a combat pilot in the 1940s and 1950s, the function in one ear was reduced to 30 percent. Then on New Year’s Day in 1992, Bill woke to discover he had total hearing loss in his other ear.

As time went on, Bill found it difficult and deeply embarrassing to participate at social events. It was almost impossible for him to hear in large gatherings, and even quiet, one-on-one conversations became increasingly challenging. He stopped giving speeches, going out with friends, and traveling for pleasure. The isolation of being hearing-impaired hit home, and Bill experienced the social and psychological tolls of a disability.

Still, it took a while for Bill to accept his hearing loss, and took still longer for him to seek the help of specialists and explore amplification technologies. His denial of his worsening situation — coupled with his delay in seeking treatment — he later regretted. Sadly, Bill’s hearing never significantly improved.

When Bill’s great-nephew was experiencing hearing problems, Bill encouraged him to address them as soon as possible. “As you are well aware, my hearing has degenerated in the last year, primarily because I did not do anything about it earlier in life,” Bill told him in a letter. “I urge you to find an ear specialist in Albuquerque. Find out who’s the best and have him give you an examination… I’ve been told by the finest ear specialists that if I’d paid attention to my problem in the early stages, it would not have gotten to this point. Forget vanity. Get with it. Do it for Uncle Bill. Mostly, do it for yourself.”

Bill was 73 when he wrote to his old Navy buddy and fellow pilot Donal “Broe” Broesamle that he was “really struggling” with his severe hearing loss. “I can’t even visit with anybody if there’s background noise. Doctors say part of it is from my fighter-pilot days that you and I know about. Anyway, if that is the worst thing that happens to me, I won’t complain. I have been a lucky guy.”

**Putting Bill’s wishes into practice**

Observing his disabled sister flourish under his mother’s devoted care and living with the loss of his own hearing motivated Bill Daniels to direct funding for programs that help people with disabilities. Bill also understood the stress placed on the caregivers of people with special needs, and wanted to provide support to those fulfilling this significant responsibility.

The Daniels Fund is motivated to help people with developmental disabilities live as independently as possible, while also offering respite care and training to their family members and caregivers.

For those living with physical disabilities, life-altering mobility and rehabilitative equipment can be prohibitively expensive. The Daniels Fund is active in funding programs that make purchasing or borrowing this equipment possible for those who need it.
With support from the Daniels Fund, the Bill Daniels Center for Children’s Hearing at Children’s Hospital Colorado was established to provide comprehensive, family-centered care for children who are deaf and hard of hearing.

OPPOSITE: During times when he was away from Hobbs and his family there, Bill kept in touch with his sister Dorothy through thoughtful letters.

OPPOSITE INSET: Bill with his sister, Dorothy, who was developmentally disabled.
August 6, 1985

Dotty sweetheart,

Just a note to say “Hi”. Bill has been in California for 3½ weeks and got back to Denver on Sunday night. Talked to Jack today and to Mother. They both tell me you are getting along fine. I understand you are helping the nurses and other people, and that is very nice, Dotty. You can make a big contribution by helping other people and being nice like you have always been.

I am very busy right now, but as soon as I can I want to come by and surprise you.

In the meantime, Bill loves you very much. Enclosed is a little walking around money for you to enjoy.

I love you,

Bill
Drug & Alcohol Addiction

“If you’re gonna gamble, gamble on somebody who needs a second chance.”

— Bill Daniels

The Daniels Fund supports programs that assist youth and adults with drug and alcohol addiction challenges in achieving and maintaining stability in their lives through prevention, treatment, and recovery.

The temperature was a searing 100 degrees the day Bill Daniels emerged from the Betty Ford Center in Rancho Mirage, California. It was May 14, 1985, and despite the oppressive heat, there was reason for optimism. Bill, at 64 years old, hadn’t had a drink in six weeks, and he was healthier than he’d been in many years. The road ahead looked promising.

As he left the Center, he reflected on how far he had come since his friends and brother had persuaded him to go there weeks earlier. But he also knew that the hard work had only just begun. In rehab, his world had been carefully structured and guided. Now he was rejoining the real world with all its temptations and challenges. Bill had always been a man of great discipline and resolve, but staying sober would take all the willpower and perseverance he’d ever had.

Alcohol had long been a part of Bill’s lifestyle. After all, the iconic story of his career in cable television begins with a stop in 1952 for a beer and sandwich at Murphy’s Bar in Denver, where he watched television for the first time. For the next 30 years, drinking was an integral part of his active social life in a business culture where three-martini lunches were the norm.

Conventions hosted by the National Cable Television Association (of which Bill had served as president) attracted people from around the country who were eager to wheel and deal over a few drinks. Lavish, well-stocked hospitality suites that Bill’s company hosted were among the most popular events of the convention.

Most of the time, Bill didn’t let his drinking interfere with his responsibilities, but there were some eye-opening exceptions. One warning sign was the first night he spent in jail for driving under the influence. Around 1980, he was headed home to Del Mar, California, from a yacht party in Newport Beach when an officer stopped him. “All I had on were my shorts and a tank top. No shoes, no socks,” Bill told a group of Dartmouth business students years later. Such an image is in sharp contrast to Bill’s typically impeccable appearance in finely tailored suits and shoes from Neiman Marcus.

“I had two drinks for the road,” Bill continued. “I was having trouble staying on the highway. I got picked up and thrown in the can in San Diego. Talk about instant humility…It was a miserable experience.”
However, it wasn’t quite humbling and miserable enough to make him change his ways. “I have a long-term relationship with the Colorado and California highway patrols,” Bill admitted. Over the next few years, Bill had three other episodes with drunk driving, a pattern that began to disturb him greatly.

The pivotal events occurred in March of 1985. Bill left his home in Del Mar, headed east. No one heard from him for several days. Eventually, a highway patrolman spotted a wrecked car in a ditch near the Arizona border. He stopped and found the driver was still inside. Bill was uninjured but obviously in no condition to be driving. With a more serious accident down the road requiring his attention, the patrolman promised to radio for a tow truck before speeding off. When the tow truck arrived, Bill wrote the driver a check for $5,000. While it was Bill’s intention to show his gratitude for being rescued from an embarrassing situation, he also wanted to provide sufficient motivation to get a ride to a hotel and some help renting a car.

The next morning, Bill jumped in the rental car and started making his way toward Phoenix. But before he got there, a policeman pulled him over for weaving. Noting the empty wine bottles (and some full ones on ice), the officer booked Bill and threw him in jail.

After being released the following day, Bill hit the road again, this time in a taxi. It was in Scottsdale that his brother, Jack, and associates John Saeman, Tom Marinkovich, and Tylor Johnson finally found Bill in a hotel room, drunk and disoriented. Clearly, Bill was no longer in control of his drinking — the bottle had mastered him. But those who loved him gave him hope he could recover.
The next day, Bill and his friends left for the Betty Ford Center. “I made up my mind that I had too many things left undone in my life to let alcohol get the best of me,” he recounted later.

If Bill thought jail was humbling, rehab put him on his knees, literally. He scrubbed toilets and mopped floors alongside fellow patients, and he bared his soul in group therapy. He learned to say, “I’m an alcoholic” and dig to the roots of his addiction. No doubt Bill’s upbringing had predisposed him to addiction. His father was an alcoholic, and his sister Bobette had a drinking problem that she later overcame. Bill was determined to openly address and conquer his own alcoholism, too.

In his typically forthright manner, Bill sent an open letter to his associates, admitting that he had a problem with alcohol and was tackling it through a residential treatment program. Such a public and honest announcement was unusual in that era. If a prominent person entered rehab for alcohol or substance abuse, the news was more typically kept a carefully guarded secret. It was different for Bill. He shared what he was going through in the hope that others might be helped.

When he left the Betty Ford Center that sunny day in May of 1985, Bill realized he had a second chance for a life with even greater purpose. Just three weeks after his release, he wrote Jerry Buss (co-owner of the Lakers) to explain that he went into treatment to “get my life in order not only for my personal satisfaction, but to accomplish other things in my life that are left undone. I am pleased to report that I have not had a drink in 67 days. My health is exceptionally good for the way I have abused myself, and I am extremely optimistic about the future.” Bill had good reason to be. Not only did he rush headlong into some of the most creative and profitable business dealings of his career — including the launch of his regional sports network, Prime Ticket — but he became more generous and attentive to the needs of others than ever before.

The initial planning for Bill’s commercial bank for kids, Young Americans Bank, began in 1985. He also entered talks with the University of Denver’s College of Business to provide significant financial support. The school was later named the Daniels College of Business in his honor.

Bill embraced sobriety, went to Alcoholics Anonymous meetings regularly, and talked openly about his ongoing recovery. Far from embarrassed about his failures, Bill saw them as opportunities to teach others.

As 1985 was coming to a close, Bill wrote to a friend, reflecting on how far he had come. “January 2 will be nine months since I’ve had a drink,” said Bill. “Isn’t it strange, my business has improved tremendously since I have been sober, and I think God has something to do with that. In fact, God probably has a lot to do with it. Since I left Betty Ford Center, I have been responsible for having four of my friends go there, too. They graduated and are all doing extremely well. I don’t think I could have done it on any other basis than ‘one day at a time,’ simply saying I am not going to have a drink today. There are times when I am dying to have a drink, but I am pleased that the span between those times is increasing rapidly.”

For the rest of his life, Bill encouraged and paid for many individuals to receive treatment for alcoholism, substance abuse, or both. Even strangers received help from Bill if he knew they were serious about getting sober. “I enjoy giving people a second chance,” Bill once wrote, “and I’m a recovering alcoholic, so I know a little about that.”

When Bill heard about a former employee who was in an auto accident and jailed because of drunk driving, Bill wrote:

 Wanted you to know I bleed for you. I’ve been in jail on more than one occasion for DUIs, and five to eight hours was enough for me...I hope you’ve learned a lesson. You were a damn good employee here, and I want you to know I miss you. I hope when you’re released, you find your way to success. I would want you to use me as a recommendation. Being a recovering alcoholic, I understand where others may not. Having been sober for over 43 months, I can tell you it does make a difference.
In addition to providing support for friends and colleagues in need of treatment, Bill made the Betty Ford Center a priority for his philanthropy and time. The Betty Ford Center had opened in 1982, so Bill was an early patient. His support and leadership in those formative years were of great value. When he joined the board of directors in 1988, he was the first alumnus of the Betty Ford Center to serve on the board. Though Bill had been a friend of Betty and President Gerald Ford before entering treatment, the friendship deepened and lasted the rest of Bill’s life.

Commenting on the active role that Bill took in the Betty Ford Center — and encouraging others who had problems similar to his — Betty Ford once reflected, “I think that recovery to Bill was a very, very valuable part of his life, just as it is to all of us. He took it to it well. I don’t know how many people he sat down and talked to and said, ‘You know what you need to do. You need to go get help.’ And he would send them to us. It was important to him to use his money to advance those who were less fortunate. That’s such a beautiful part of a person’s life, to be able to help somebody else.”

Bill also generously supported the Betty Ford Center financially. In December of 1985, Bill wrote to six staff members who had helped him. “I have been told by the administrators at the Betty Ford Center that I am not allowed to send a Christmas gift to any one of you. In lieu of a gift to each of you, I have contributed to a fund at the Betty Ford Center in your names.” He continued, “I am happy enjoying a sober life. I know it gratifies you to hear that, but I have got to tell you that you have no idea how it gratifies me.”

Another large gift Bill made to the Betty Ford Center funded the construction of a meditation space. One thing Bill had missed while in rehab was a place where he could go for quiet reflection and prayer, and he rightly guessed he wasn’t the only patient who needed that.

When he funded the construction of a children’s pavilion shortly before his death in 2000, Bill became one of the top three donors in the history of the Betty Ford Center. When the pavilion was completed in 2002, it was named the Daniels Children’s Pavilion. The facility houses programs where children of people in recovery learn that their parents’ addiction is a disease, that healing is possible, and they are not to blame. The pavilion also has a fitness center, kitchen and dining room, and administrative offices.

Bill Daniels lived another 15 years after his treatment, and remained humbled by the experience. He said more than once, “If you’re gonna gamble, gamble on somebody who needs a second chance.” Bill was given a second chance, and he made the most of it. He intended to keep giving second chances to others long after he was gone.
IS BUSINESS BUNGLING ITS BATTLE WITH BOOZE?

Cutbacks in programs for alcoholic employees could cost companies in the long run

By almost any measure, Bill Daniels is one of the most successful men of his generation. A pioneer in cable television, he has built a $1.9 billion cable and mobile communications empire and amassed a personal fortune estimated at $325 million. But a few years ago, Daniels came close to losing it all to alcohol.

Daniels, now 70, had been drinking heavily since his forties. “I drank every night,” he recalls, “and then I started to leave the office earlier” to hit the sauce. Even so, Daniels kept telling himself he was fine. Then, after reaching bottom in 1985 in Scottsdale (Ariz.) hotel room, where he drank two fifths of scotch in one night, Daniels called his secretary for help. Later that day, his two top lieutenants arrived in the corporate jet and took Daniels to the famed Betty Ford Center in Rancho Mirage, Calif. He had six weeks of intensive treatment and has been sober ever since. Moreover, he has taken his career to new heights, including founding Prime Network, the nation’s largest regional cable sports network.

Bleeb is the substance most abused in the business world. Experts estimate that it afflicts at least 10% of senior executives, such as Daniels. And of the $86 billion-plus that alcoholism costs the nation every year (table), business pays the lion’s share in extra health care, lost productivity, and absenteeism.

Employee assistance programs (EAPs), designed to help workers and their families cope with personal problems that interfere with work performance, proliferated in the 1980s. Today, more than 70% of the nation’s largest companies offer EAPs that include help for alcoholics (table). But as corporations seek to cut health care costs, recovery programs are often the first to feel the pinch. While few companies have wiped out benefits entirely, many have asked their insurers to “manage” usage. A. Pomer Higgins & Co., a benefits consulting firm, reports that 87% of 2,000 employers it surveyed now limit substance-abuse and mental-health benefits, up from 76% in 1988.

Over the long term, however, that quick-fix approach to the high costs of problem drinking may be as bad for business as for drinkers. Treatment is expensive, but it’s usually a onetime charge.

Alcoholism affects employees at every level, but it’s costliest at the top. “I don’t know of anything else that has a more deleterious impact on upper management,” says retired Kemper National Insurance Cos. CEO James Kemper, a re-

Unlike many people in his era, Bill was upfront about his battle with alcoholism.

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Putting Bill’s wishes into practice

Bill Daniels personally experienced the destructive effects of addiction, the benefits of treatment, and the challenges and triumphs of ongoing recovery.

A common theme running through much of the direction Bill left for his foundation is helping young people succeed. Few things are more likely to derail a young person’s success than alcohol or drug addiction. Therefore, the Daniels Fund supports prevention efforts, especially those for youth.

Bill wanted to support effective treatment programs for people struggling with addiction. He didn’t want cost to deter anyone from seeking the help they need. With this in mind, the Daniels Fund supports outpatient and residential treatment services with a focus on access and affordability.

Finally, Bill knew that getting sober was not the only or final step in the process. Maintaining sobriety and achieving stability depends on high quality recovery options. The Daniels Fund provides support for recovery programs, as Bill directed.

When he funded the construction of the Daniels Children’s Pavilion shortly before his death in 2000, Bill became one of the top three donors in the history of the Betty Ford Center. Courtesy of Hazelden Betty Ford Foundation
In the last year of his life, Bill Daniels took time to write to the grandson of his friend, Cablevision Magazine publisher Bill McGorry. The whole point of the letter to young Will was to encourage him to do his best in school.

"Will, you are my pal and I want to make sure that you take advantage of the future out there in front of you, for your entire lifetime," Bill wrote. "Admission to a good college or university requires good grades. So, your old pal, Bill, wants you to know that the better your grades are every year, the better the university you will enter."

It was not unusual for Bill to write a child directly, or to focus on that child’s education. He often reminded children of the importance of doing well in school so that they could broaden their options for the future. Bill wanted their learning experiences to foster good values and unlimited opportunity.

At the same time, Bill encouraged young people by communicating high expectations to their parents. Many of his colleagues were parents, and he saw the difference that good parenting can make in raising upstanding,
hard-working young people. Bill often complimented his closest associates about the wonderful job they were doing raising their children. And Bill enjoyed it when his associates bragged to him about their children’s achievements. Bill often congratulated the children directly. To one youngster he wrote:

Last week your mother showed me your report card, and I can't believe it happened again. I am getting used to seeing you get all As! You would be amazed how few students are able to continue to do so. You will realize as you grow older how important it is to make excellent grades, whatever grade and whatever school you are in, and to continue to have the great attitude you have about everything you undertake. I am extremely proud of you, dear.

Bill understood that educational expectations for youth in modern society are much different than when he was growing up. When Bill was young, it was rare for mothers to work outside the home. Neighborhoods were safe havens for children, who could roam freely and seek adventure and fun in creative, independent ways. Though Bill rarely talked about his own early schooling, it seems clear that he learned a great deal at home from his parents, and from exploring and playing with siblings and friends.

Decades later, as he was setting up his foundation, times had changed. Bill described the need for early childhood education that provides a “healthy, safe, nurturing, and stimulating environment.” Through his friendships with parents and their children, he realized that many families counted on early childhood programs to provide necessary childcare, as well as a child’s first educational opportunities outside the home. He also knew how important parents are to their children’s early and long-term success. Bill wanted to be sure that early learning experiences put children on a successful path from the start.

Putting Bill’s wishes into practice

In keeping with Bill Daniels’ desire to prepare children to succeed, the Daniels Fund supports improvements to the total system of early childhood education, focused on ensuring children are ready for kindergarten.
January 27, 2000

Dear Pam and Will,

I thank both of you for your nice letter. Pam, nice to hear from you and my little buddy, Will. At Will’s age, he will not absorb the value of a college education, but he will every year he gets older. He will understand how important it is to have young people go to college.

Will, you are my pal and I want to make sure that you take advantage of the future out there in front of you, for your entire lifetime. Admission to a good college or university requires good grades. So, your old pal, Bill, wants you to know that the better your grades are every year, the better the university you will enter. I am sure your Grandpa will want to talk you into St. John’s, which is good enough for me if it’s good enough for you, your Mom, and Grandpa.

One of these days I hope to see you again, Will. I know you are growing like a weed and I know the love and affection your Grandpa has for you, as well as the rest of your family. So be a good guy and make all your family proud.

Pam, again, I’m thankful for your note and thankful to know your Father, who happens to be one of the finest guys I have ever known.

Fondly,

Bill Daniels

BD/sg

Always quick to stress the importance of good grades, Bill wrote this letter to the grandson of a colleague, encouraging him to do well in school.
During parents’ night at the school that one of his stepchildren was attending, Bill stood in the back of the room with his arms crossed as he listened intently to the teacher’s presentation. The longer he listened, the more impatient he became. How in the world is this particular material relevant? Bill wondered.

After a few minutes, he couldn’t contain himself any longer. He raised his hand, and the teacher called on him. “I am Bill Daniels, and I just want to know what the hell this will do for people in the real world? It will have no relevance.”

The teacher maintained her composure and did her best to explain how her course could help with language development and wider thinking. Her answers were unconvincing to Bill.

The next day, the teacher went on teaching what she thought was important, but Bill had made his point. He wanted education to be relevant. He wanted schools to provide knowledge and expertise that would help prepare young people to be successful in life. And he wanted schools to teach the same kind of practical skills, such as discipline and etiquette, that he had learned at the New Mexico Military Institute.

Over the next few years, Bill became increasingly committed to making positive changes where he could, often serving as a guest lecturer, and frequently making donations to schools. More often than not, he was stunned and dismayed by the wide disparity between the skills businesses needed their employees to possess and the skills educational systems were providing.

“I cannot describe to you the frustration that exists for an entrepreneur dealing with the academic community,” Bill lamented in a 1993 letter to a colleague. “It takes them forever to get anything done…And you can’t fire the incompetent ones without the most serious offense.”

Late in 1993, he wrote how disheartened he was to read about a national poll that found 84 percent of people over 60 felt they received a better education in their youth than children at the time were getting. As proud as he was of his country, Bill worried that inadequate education was going to diminish the nation’s global competitiveness.

“I am a great believer in the basic reading, writing, and arithmetic. Add to that good manners, ethics, and integrity. With that, our young people will do well.”

— Bill Daniels
Bill was intrigued by efforts to reform public education through vouchers and charter schools. These innovations were just beginning to gain momentum in the early 1990s, and Bill was already writing about them to friends. He believed that competition enabled by parental choice would force schools to improve.

“I do like the school voucher system program like Michigan just voted in which says that if anyone wants to send their child to a private school, the government will pay $2,500 of the tuition per year via voucher,” wrote Bill. “This gives everyone the true choice in where to send their children to school.”

In November 1998, Bill supported an amendment to the state constitution in Colorado that would provide an income tax credit to the parents or guardians of children in public, non-public, or home-based education programs. He hoped Colorado’s example would lead the other 49 states to follow suit. Although the amendment was defeated, Bill continued to believe in the potential of applying free enterprise principles, like choice and competition, to the educational system.

He specifically identified support for charter schools when setting up the Daniels Fund. His hope was that if schools were freed of constraints — such as teachers’ unions and tenure, imposed curricula, and rigid schedules — they would have the flexibility to create schools of excellence.

Of course, Bill was quick to praise traditional schools and teachers when they taught the values he felt were important such as self-confidence, respect, and caring for others. For example, in 1996 Bill’s plane set a new round-the-world speed record for business class jets. In conjunction with the flight, students at Denver’s Merrill Middle School produced drawings and letters to be delivered to school children greeting the plane at each refueling stop along the route.

Bill was thrilled with this entire project and wrote to the school’s assistant principal after the successful flight to tell her so. “Without your vision, enthusiasm, instruction, and encouragement, our world speed record attempt may have been a bust. Your students’ beautiful pictures and warm wishes — the most precious cargo the crew has ever carried (except maybe me) — became an inspiration. This motivated the pilots to race to each destination.”

There was a ceremony after the flight that included students from Merrill. “I was absolutely astounded by their poise at the podium,” Bill wrote. “The way Merrill’s students handled themselves is a real tribute to the quality education they are receiving. I commend you and your group, and I thank you for a job well done.”
December 27, 1990

Mr. Bo Peretto
17998 E. Prentice Place
Aurora, CO 80015

Dear Bo,

Thank you for your thank you note, which I would like to quote to you. You said “I thank you for starting my new business.” That isn’t the way it is, Bo. It is our new business until such time as you repay the $50.00 to the Young Americans Bank.

I appreciate your sending me your report card, which I think you will agree leaves room for improvement. I would like to see all “H” for high quality. I know you are capable. No more of this “satisfactory” business.

The agreement that you sent to me between the two of us is satisfactory. I am grateful for your prompt response.

Good luck,

Your pal, Bill

One of Bill’s letters to a young man, encouraging him to strive for good grades and high quality.
Putting Bill’s wishes into practice

Bill Daniels was explicit in his desire to improve the K-12 education system through strategies that included charter schools and voucher programs. He believed such alternatives would foster excellent schools and student achievement through competition and choice.

Therefore, the Daniels Fund provides assistance to plan, start, and operate charter schools as well as to ensure high-quality teachers and leaders in these schools. Grants are also made for tuition assistance (voucher) programs that are clearly in keeping with Bill’s belief in the need to force the education system to respond to the demands of a free market. The Daniels Fund also supports projects that challenge public and private schools to operate more like businesses. The Daniels Fund supports Bill’s convictions that great improvements in education can be made by removing barriers to reform and that compensation should be based on results, not tenure.

Finally, Bill understood that parents need to be informed consumers so they will take an active role in propelling schools toward excellence. Therefore, the Daniels Fund supports parental engagement through education, resources, and parental advocacy.

Bill complimented the students who played a big part in helping him set a new round-the-world speed record for business class jets.
The Daniels Fund works to promote the value of principle-based ethics among a variety of audiences.
The Daniels Fund supports programs that deliver principle-based ethics education and reinforce the value of ethical business and personal conduct.

Bill Daniels was alone in a Salt Lake City hotel room when he was forced to come to terms with a devastating reality. It was December of 1975, and his American Basketball Association (ABA) team, the Utah Stars, was bankrupt. His bank had just told him, “You can’t go any further,” and shut down his line of credit. With no money to pay his players and staff, Bill had watched the Stars leave the court for the last time as a team.

Bill stood at the window, eight floors up, looking over the city he felt he had failed. He put his head in his hands and cried. He had invested $5 million in this venture, but it wasn’t the money that upset him. It was all the people he had hurt: the players and coaches who were out of a job, the vendors at the arena whose businesses were suddenly without customers, the season ticket holders who were now holding worthless passes, the thousands of fans who loved their winning basketball team.

The Utah Stars’ financial situation off the court was in stark contrast to their performance on the court. They were champions. When Bill bought the team and moved it from Los Angeles to Salt Lake City in 1970, the Stars set an ABA attendance record and won the 1971 ABA championship. Bill was thrilled to watch 13,000 screaming fans cheer the team to victory in Game 7 at the Salt Palace. The Stars played in the division finals the next two years and returned once again in 1974.

None of that seemed to matter now that the money had run out. He pulled himself together, and called his lawyer to talk about next steps. “I am heartbroken,” Bill confessed. Reaching deep for a moment of badly needed humor, Bill joked, “I’m gonna jump out of this window.”

Without missing a beat, Bill’s attorney replied, “Bill, with the luck you’re having, you’d live.”

Bill didn’t jump that day, but living through the whole bankruptcy process left him shattered by feelings of shame and failure. Even though his legal and financial obligations were discharged, it was of no consolation to Bill. He was devastated.

However, he never forgot the people he let down, and he was driven to do right by them, not because it was required by law, but for himself. Bill vowed that someday he would be back to repay his debts.

Five years later, after rebuilding his financial strength, he returned to Salt Lake City and kept his word by repaying his creditors, season ticket holders, vendors, and players. But he didn’t just repay the principal. He also added eight percent interest per year for each of the five years. It personally cost Bill more than $750,000 to make this unprecedented gesture. As for the people...
and businesses that Bill could not locate through searches and full-page newspaper ads, he donated their share to the City of Salt Lake.

Many years later, Bill reflected on his actions when he addressed a group of Casper College business students. “Boy, I suffered when the Stars went bankrupt. I had no legal obligation to do what I did, but it bugged my conscience,” he told them. “I suffered when the team folded, and I had to look myself in the mirror every morning and face head-on what had happened.”

There was never a question in Bill’s mind that he would repay his debts. And doing so had a lasting impact. As Bill told the students at Casper, “Even today, I meet people who say, ‘Aren’t you the guy who paid that money back to those basketball fans in Salt Lake City all those years ago?’”

Before continuing with his story, Bill paused to survey the students packing the room. “It shows you how in the long term, having ethics and integrity pays off,” he said.

Building a reputation of integrity was a lifelong pursuit for Bill. In 1952, he opened a small insurance agency in Casper, Wyoming, and struggled to make it over the next three years. Then in 1955, one of the insurance companies he represented went broke, leaving the policyholders high and dry. As he explained:

Two weeks after the bankruptcy, Burlington Railroad sued one of my clients — to whom I had sold a liability policy — for $12,500. A judgment was entered against my client for $11,000. I made a deal with Burlington Railroad to pay this judgment off at $500 per month, over a 22-month period. I did not have to do this, but I had a strong conviction that I owed this to my insured, who had placed his faith in my handling of his insurance business. During this time, the $500 payment was more than I was making per month. I managed, however, through borrowing and juggling of finances, to do this.

Feeling that he had represented the terms of the policy and his reputation was at stake, Bill paid the benefit from his own pocket. In all aspects of his life, Bill
was committed to doing the right thing. “I want to leave the face of the earth with a good reputation,” he said. “When I’m gone, I don’t ever want anyone to say that Bill Daniels stiffed them.”

His integrity was not just about keeping promises, however. It also meant being honest in all circumstances and disclosing all potential conflicts of interest. When Bill was the second president of the National Community Television Association (NCTA) in 1956, he saw there were great opportunities for brokering deals between cable companies. “I had people calling me, saying they either wanted to buy a cable system or sell one,” he remembered. “I put buyers and sellers together, but I would not take a fee, because in my view I was part of the national trade association. I didn’t think it was proper.” Brokering deals would become a huge part of his business career, but he didn’t start that business until after his tenure as NCTA president was over.

Part of Bill’s formula for success was to make sure that deals were a win-win for all parties and to truly care about the people who would be impacted by the transactions. “The numbers are often secondary,” he maintained.

The commitment of Daniels & Associates to always do what was right became well known in the industry and earned Bill great respect and loyalty. “They have a real reputation for square dealing,” a colleague told a reporter from Electronic Media in 1989. “They got to where they are today by providing good service and having integrity.”

Brian Deevy, who worked with Bill for 25 years at Daniels & Associates, reflected on how that philosophy drove Bill’s company as well as his life. “The quality

The Salt Lake Tribune carried an article about Bill’s plan to repay ticket holders after the Utah Stars went bankrupt.
I admired about Bill from Day One was his focus on integrity and ethics. He drilled it into us every chance he got, and that’s the way Daniels & Associates was run,” said Brian. “I could see it in every negotiation, every deal that he did. Many of those deals were sealed by a handshake, and we never had an issue. Everything in his life was driven by that.” Comments like that were high praise to Bill. “The integrity of this firm means more to me than dollars,” Bill wrote to a friend.

With such high standards, it’s not surprising that Bill had zero tolerance for ethical misconduct in his company. When he confirmed that two of his associates had been lying about their absences from work, he fired them. He had a written code of conduct for his associates that emphasized, “Our tradition of excellence stems from one guiding value — integrity.”

Bill had no patience for people who lacked integrity, and he made his opinions known. In 1984, he wrote to the adult son of one of his earliest business associates to scold the young man for not communicating with Bill as well as expected. Bill wrote, “I guess this letter is sort of a lecture that in the business world, ‘what goes around comes around,’ and if you are going to succeed you should live up to your commitments, return your phone calls, and at least have the decency to respond.”

When a Denver businessman was featured in a 1992 New York Times article for starting yet another business that was being sued for mismanagement and fraud, Bill didn’t mince words. He knew it was the latest in a series of unethical endeavors for this person. His letter said, in part:

> Eventually, this is going to catch up with you. In addition to our terrible experience with you in Denver, you have been involved in two deals where the shareholders were ripped off. I honestly do not know how you can continue to live with yourself. I give a lot of time and money to the University of Denver and other places preaching the value of ethics and integrity. People like you are a great disappointment to me.

Short term, lack of integrity might be profitable to you. But long term, without ethics and integrity, it is just a matter of time until your career will end.

Someday, somehow, young man, you will get your comeuppance. My feeling is you belong behind bars. You ought to be ashamed of yourself.

Even those leading the most powerful cable and communications companies in the world were not exempt from Bill’s blunt declarations of disappointment. Bill wrote to one such individual in 1994:

> I am reading in the papers about the lawsuit against you. You won because the statute of limitations had expired, but the judge admonished you for not keeping your word. This makes you look bad, and somehow, I would love to see this corrected. We both know that it isn’t a question of whether you’ve got the money. It highlights a lack of integrity and ethics for not keeping your word. I feel very strongly about this. I think it is bad for your business, and it does not reflect well on our entire industry.

At times, Bill was stunned to find that others didn’t share his high standards of behavior. As a voracious reader, Bill perused several newspapers daily. When he read about fraud and misconduct in companies of all sizes, it disturbed and disappointed him.

As it happened, one of his relatives was nearing graduation from Harvard Business School not long after Bill had read an article about the latest example of misconduct on Wall Street. Out of curiosity, Bill asked him if the school provided any instruction on ethics and integrity. At that time, the answer was no.

“I was appalled,” Bill remembered. “I then checked with some friends of mine who had sons and daughters at Stanford, and the answer was the same: no. Same for Princeton, Dartmouth, Columbia, Northwestern. I could not believe it.” In Bill’s eyes, ethics instruction in
The memo that Bill wrote outlining his expectations of what students should be taught in the Daniels College of Business at the University of Denver.
the nation’s business schools was essential to reaffirming and maintaining trust in the free enterprise system. “Integrity in business is the ultimate competitive advantage,” said Bill.

Bill believed that the combined impact of ethical lapses by people in all levels of business and the failure to educate young people on ethics and integrity was a significant threat to the American free enterprise system that he loved so much.

Coincidentally, Dan Ritchie was concerned, too. Dan was a former cable industry leader and at the time, was chancellor at the University of Denver. Discussions between the two men about this glaring void in the education system led Bill to propose funding a program at DU that would incorporate ethics and integrity into the business school curriculum. Bill was explicit about what students should be taught.

In 1994, Bill was invited to speak at the University of Denver ceremony to announce the business school was being renamed the Daniels College of Business in his honor. Bill closed his remarks to the audience by saying he believed the most important legacy anyone can leave is “having family, friends, and business associates remember you as an honest person and for helping others. I believe if you live your life in this way, you’ll leave this world with a clear conscience and with a smile on your face.”

**Putting Bill’s wishes into practice**

The Daniels Fund continues Bill Daniels’ commitment to ethics by supporting programs that deliver principle-based ethics education, and reinforce the value of ethical business and personal conduct. The goal is practical application of ethical principles as a framework for personal and organizational decision-making.
PRINCIPLES

**Integrity**
Act with honesty in all situations

**Trust**
Build trust in all stakeholder relationships

**Accountability**
Accept responsibility for all decisions

**Transparency**
Maintain open and truthful communications

**Fairness**
Engage in fair competition and create equitable and just relationships

**Respect**
Honor the rights, freedoms, views, and property of others

**Rule of Law**
Comply with the spirit and intent of laws and regulations

**Viability**
Create long-term value for all relevant stakeholders
Bill Daniels sipped his freshly brewed coffee in the predawn darkness one morning in November of 1985. Safe and comfortable at home in Denver as he thumbed through the morning papers, Bill noticed an article about a homeless shelter. The feature told stories in gripping detail about a place where men addicted to drugs and alcohol got a new chance at life. His life couldn’t have been more different from the lives of those men. With a luxurious home and a significant income, he had no worries about where he would sleep or where his next meal would come from. In sharp contrast, the men at the shelter battled not just homelessness, but the hopelessness and lack of self-esteem that often went hand in hand with addiction.

But Bill knew something about having a new start in life, and the newspaper article resonated with him at a deep level. At that time, Bill was only six months sober since leaving the Betty Ford Center. He understood the power of addiction and the ongoing willpower required to overcome it. And he knew that if not for luck or the grace of God, or both, he might have followed the same path as those men.

Studying the article, Bill learned that the facility provided temporary housing and food, along with job skills training and job placement assistance. But there were conditions. The men had to remain clean and sober, work, and pay a small fee for housing and food.

Shortly thereafter, Bill called one of his associates and instructed him to check out the shelter and find out what their needs were. Just before Thanksgiving, a sizable check arrived at the shelter with a note from Bill. “I want to compliment you on the fine work you are doing for men who have the desire to make it,” he wrote.

Bill believed in second chances. He knew that America offers boundless opportunity, but he also understood that sometimes people need help to get started or to get back on track.

“Those of us more fortunate than others should continue to support the people who are hungry, cold, without shelter, and need a break,” Bill wrote in 1987, when he sent a contribution to a newly opened homeless shelter serving single men and women and families with children. Bill was impressed by its comprehensive services. “It is with extreme pleasure plus my thanks to God that I am able to do this,” said Bill.

Growing up in the Great Depression, he experienced what it was like to lose his home. When Bill was about 10, his father’s life insurance business failed, and his parents could no longer afford to rent the house where Bill had spent many of his early years. The entire family

“I am for the underdog, the homeless, the hungry...for those who need a second chance.”

— Bill Daniels
moved from Omaha, Nebraska, to Council Bluffs, Iowa, to live with Bill’s grandmother. If not for the help of others, Bob and Adele Daniels and their four children might have been homeless.

However, even with a roof over their heads, the family had to be resourceful to survive. “My brother and I used to gather firewood out on the hillside to put in the furnace to keep us warm,” Bill remembered. “My mother made hand lotion and sold it door-to-door, and my dad sold life insurance to farmers. Sometimes he got paid in chickens and eggs that helped feed our family.”

These experiences contributed not only to Bill’s drive for self-sufficiency, but also to his compassion for people going through hard times. That compassion was coupled with the conviction that getting back on your feet requires not just a helping hand, but hard work. Just as his family didn’t give in to despair and give up, Bill expected others in need to do their best to help themselves. “I believe in working hard,” Bill said. “I have tremendous compassion for my fellow man — for those who deserve it… I’m totally disgusted with people who won’t work, but I want to do more for those who can’t.”

Never give up was a belief that Bill practiced and preached. One of his assistants at Daniels & Associates remembered that of all the gifts Bill gave his associates, the one she treasured most was a small rock painted with the words, “Pick yourself up, dust yourself off, and start over again.” Bill gave it to her in 1975, when his company was still small and going through a financial rough patch. Though an inspirational stone was all he could afford as a Christmas gift for each of his associates that year, he had no doubt that better times were ahead if everyone kept working hard and no one gave up.

Of course, Bill made it to better times, and he was generous with those less fortunate. When he learned that Monsignor C. B. “Woody” Woodrich of Holy Ghost Catholic Church was opening the church to homeless, hungry, and poor people in Denver, Bill got involved. Early one Saturday morning, he called Phil Hogue, one of his senior executives, and said, “Get up, get dressed, and pick me up at the office at eleven.”

In the car, Bill revealed that they were going to one of Father Woody’s free meals for the homeless, served in the church basement. In keeping with Bill’s desire to avoid the spotlight, he handed Phil an envelope and said, “Pass this on to Woody.”

Phil remembered, “We get there and the place is just full of people, and Bill proceeds to go from table to table, sitting down with these kids and moms and families with generous portions of food on their plates. We spent a couple of hours there.”

On the way back, Phil asked Bill if spending time with people who had so little was uncomfortable for a man who had so much.

Without hesitation, Bill answered, “I do this as often as I can, because it reminds me of how lucky I am — and because it could just as well be me at that table.”
Near the end of his life, Bill Daniels wrote to a close friend. “The joy of my life today is my good fortune in being able to help others who need help,” he said. “I spend a good deal of my time on the homeless, the hungry, those who have no roof over their heads, and those who are cold because they don’t have enough warm clothes.”

These needs were on his mind when Bill directed the Daniels Fund to provide emergency services for individuals and families in dire circumstances. However, Bill expected people who were given a second chance to take responsibility for their own futures, to work, and to become contributing members of society. With this goal in mind, the Daniels Fund supports programs that help people help themselves get back on their feet. Grants are available for transitional housing programs that provide a temporary place to live while providing supportive services that help residents become self-sufficient.

**Daniels Rapid Response Fund**

John Saeman, an executive at Daniels & Associates, was at work in his office when Bill walked in and declared, “We need to take up a collection to help this poor guy.” Bill showed John a newspaper article he’d read that morning about a man whose life depended on raising money for an organ transplant. “I’ve pledged $2,500,” Bill added. “What can you give?”

Of course, John responded with a contribution of his own, and he helped spread the word around the office. It was classic Bill Daniels. John remembered later, “He would be the first to admit that he’s a very soft touch… Secondly, he’s just loaded with empathy for his fellow man. You go and tell him a sob story, and it becomes his. He can’t rest until something is done…I would read that article and say, ‘Isn’t that sad?’ and move on. Bill read it and said, ‘I can do something about it, and let’s do it.’”

Bill’s reputation for generosity resulted in numerous requests from various charities, institutions, politicians, and people in dire circumstances. But Bill had a particular soft spot for strangers. Said one of Bill’s secretaries, “I think he was more touched by people he read about in the newspaper who were down on their luck than by those who approached him.”

Many people tell stories of witnessing Bill’s on-the-spot generosity for folks in desperate situations, and his actions were an example to the few people who knew about them. Bill’s assistance to those in need even went beyond financial help. Bill once wrote, “My airplane is available to fly severely injured or ill people to specialist hospitals, and I continue to give countless gifts to worthy people.” Bill kept his benevolence strictly under the radar. His preferred methods were to donate anonymously or to ask a friend to hand-deliver cash.

Dan Ritchie remembered when Bill gave away his new Cadillac to a man who was down on his luck. “Bill was very proud of that car,” Dan said. It was a symbol of success for Bill after one of his first big financial deals.
But when this man came to see Bill and clearly wasn’t doing well, Bill said, “What you need is a change of attitude.”

Dan remembered, “With that, Bill took the keys out of his pocket and said, ‘Enjoy.’”

John Saeman watched Bill’s generous response to an emergency even when he could not really afford it. “In 1965, we only had seven employees, and it was a constant struggle financially,” said John. “But even then, Bill was giving away money to people who came to him with a hard luck story. I remember one salesman from Salt Lake City who came to the office one day. I was sitting there, and he was telling a story how he needed $2,000. Well, I knew our balance sheet and how tight our finances were. But Bill wrote him out the check anyway. I asked him, ‘How can you do that, just give away your money?’”

“And Bill said, ‘He needs it worse than I do.’”

That same philosophy guided Bill to give big tips to wait staff, especially on holidays. Bill’s niece, Diane Denish, told the story of watching him leave a $100 tip for a waitress who served them on Christmas Eve before they went home to their family. “He had a way of understanding the shoes that other people walked in,” recalled Diane. “He understood how different that person’s circumstances were from ours, and how that money could make it a little easier for her to maybe buy a toy for her daughter. He had the ability to be open-minded about other people’s circumstances, and to understand them.”

In the rare instances when his gift wasn’t accepted, Bill’s offer was still remembered and appreciated. For example, June Travis, a colleague in the cable industry, got a call from Bill after her husband died. She was a young widow, and Bill was particularly concerned that she might not want to stay in her home filled with sad memories. He offered to lend her money to buy a new house. “I finally had to convince him that my existing home had more fond memories than sad ones of my husband,” said June. “But it was typical of the kind of thing he would do... It made me very aware that if one of my employees ran into a problem, I shouldn’t be the last in line, but rather the first in line to see if there was something I could do to help.”

In 1998, the people who would make up the Daniels Fund board of directors received the following letter from Bill, which serves as a reminder of Bill’s desire to take care of this unique set of needs:

*I realize from time to time a human-interest story might be brought to your attention by another person or something you might have read in the newspaper or seen and heard in the media. In addition, you may hear of someone who needs a second chance. These situations may fit within the purpose of the Foundation. I encourage you to take a good look at them. There may be some individual or family in trouble that needs somebody’s help.*

**Putting Bill’s wishes into practice**

Bill Daniels often heard a story of someone dealing with a personal crisis or facing an emergency, and then acting to help them. Within the Homeless & Disadvantaged funding area, the Daniels Fund has the ability to provide quick assistance to people facing emergency or crisis situations, but without sufficient financial resources to handle them. The Daniels Rapid Response Fund works with a network of nonprofit partners to operate this program.

Understanding the background of Bill’s commitment in this area is essential for future Daniels Fund boards.
OPPOSITE:
Bill supporting young entrepreneurs.
One of Bill Daniels’ most vivid childhood memories was sitting in the living room of his family’s house in Omaha, Nebraska, watching his parents cry. The Great Depression had virtually wiped out Bob Daniels’ life insurance business, and he was making barely enough money to feed his wife and four children. There was no hope of paying the rent on the family home. For them — as for many during those hard times — the outlook for the future was bleak.

Since the start of the Depression, the family had worked hard to make ends meet. But despite their best efforts, Bob and Adele were faced with the crushing realization that they needed to move to a different location where they could live more affordably.

Their best option was Council Bluffs, Iowa, where they could live with Bob’s mother, a widow whose house was paid for. The move wasn’t a great distance — just across the Missouri River. But for Bill, it was the leap from childhood to adulthood.

With money so tight, he felt the responsibility to help his family out as much as he could. “I was about 11 or 12 by this time,” Bill remembered. “I had a newspaper route, and carried out groceries for customers at a local market. I got an idea one day that I could sell ice cream on the streets.” He made his deliveries from his bicycle, keeping the ice cream cold with dry ice. “I rode all over the city of Council Bluffs,” Bill said. “My best customers were mechanics in garages. I bought the ice cream in Dixie cups for a nickel and sold it for a dime.”

By the time Bill was a sophomore in high school, he was working until 1:00 a.m. as a short-order cook, but still got up and went to school. He even had a job as an assistant bellboy at a hotel.

“I have supported young people all my life. I enjoy sharing my good fortune with others, but most especially young people with talent and drive.”

— Bill Daniels
“We all worked,” said Bill. “We had to to survive.”

Bill spoke proudly of these experiences that undoubtedly were the building blocks for the traits that came to define his business life: self-esteem and independence, appreciation of free enterprise, understanding the value of money, commitment to hard work and punctuality, and attention to customer service. In other words, he grew up fast, but he developed life skills and character just as quickly.

This personal development continued in military school and through Bill’s years in the US Navy. “When you’re in the military and you’re supposed to gather at seven in the morning, that doesn’t mean at 7:01; that means at 7:00, or a little earlier,” remembered Bill. “Even today, I am extremely punctual, and I expect people to be punctual who are coming to see me. I learned how to concentrate, I learned neatness, I learned to keep myself clean...All the things I learned — not only in military school but in the Navy — have been of great use to me in my business career.”

Bill recognized his ability to inspire, encourage, and mentor others. He was generous beyond words. Bill’s standards were high, and he expected anyone he helped to meet his expectations.

For instance, whenever Bill contributed to a young person’s education expenses, he expected a monthly report about grades, extracurricular activities, and campus involvement. And when Bill wrote to them, he didn’t soften his opinions just because of their age. He could be stern, but always provided guidance.

After hearing from one young man’s mother about a troubling incident, Bill quickly fired off a letter to the boy:

You should never be rude to anyone. If you are, it will always come back to haunt you. You were rude to your teacher. I spend time bragging to other people about what a great kid you are. I feel like you let me down. It is not too late to correct that. I want you to write a note to your teacher apologizing for being rude, even if you apologize verbally...Now straighten up. You still are my best pal. I want to see good grades in addition to the above. If all of this happens, your future is unlimited. You should know that discipline is a form of love.

Jim Griesemer, former dean of the Daniels College of Business, reflected that the high expectations Bill had for young people were no different from those he had for himself. “Bill didn’t expect anyone to be perfect. He wasn’t perfect,” said Jim. “But what he did expect was that each person would give their all to achieve whatever the goal was. And if that person was a student, your goal was to do well, to learn as much as possible, and then to use your education not just to make money — although that was fine — but to leave a mark on the world. Bill saw his life, I think, not simply as what he could do while he was here, but what he could leave.”

Upon occasion, Bill failed to meet his own high standards, but he was quick to admit his mistake and apologize. In one letter Bill wrote to a youngster, he apologized for his thoughtlessness. “My mother taught me as a young boy to always write thank-you notes. I cannot believe I slipped up and didn’t acknowledge the great little elephant that you made yourself,” Bill wrote. “It sits proudly on my desk at Cableland. It is even more appreciated since I know you made it with your own two hands. Your mom reminded me yesterday that you had not heard from me, and I am terribly embarrassed. Please forgive me.”

Bill’s frequent messages to young people often encouraged them to be all they could be, and to keep moving forward despite seemingly insurmountable obstacles. One of his favorite stories of what a determined young person could accomplish was about a Vietnamese immigrant named Hoang Nhu Tran, who came to the United States in 1975 as one of the “boat people.”

“He was only nine years old at the time and didn’t speak a word of English,” wrote Bill. “But Hoang was determined to make something out of his new life in this country. And so he has. In 1987, he graduated at the top of his class from the Air Force Academy. He
then went to Oxford University as a Rhodes Scholar. He went on to attend Harvard Medical School on a full scholarship to train as a surgeon. Hoang has vowed to serve mankind and pay back many times more what America has given to him. The story of Hoang Nhu Tran should be a reminder that America remains the greatest nation on earth, where boundless opportunities still exist for each and every one of us.”

**Putting Bill’s wishes into practice**

Given Bill Daniels’ well-documented emphasis on the importance of character-building programs for young people, the Daniels Fund carries out his wishes through a plan for youth development that focuses on Bill’s values and priorities, especially programs that develop young people into productive, engaged citizens.

Throughout his life, Bill spoke widely and wrote often about the importance of key concepts that he felt every person should learn early and practice for a lifetime. These included knowing right from wrong, understanding the importance of structure and discipline, practicing personal responsibility and accountability, being a good citizen willing to give back to the community, appreciating the good fortune you have to live in a free country, and seeking an education to enable you to become a productive member of society.

The Daniels Fund supports programs that provide young people — whether they plan to earn a college degree or not — clear pathways to success, meaningful employment, and a productive life.

Funding is provided for civics education that contributes to students becoming better informed and more engaged citizens.

Finally, the Daniels Fund directs funding toward programs that improve financial literacy for youth, as well as programs that prepare young people to understand and succeed in the free enterprise system.
THE LEGACY OF BILL DANIELS
Young Americans Bank
Bill proudly stands with the group of teenagers who were hired to spread the word about the bank opening and encourage stores to put decals in their windows saying, “Young Americans Bank Checks Welcome Here.”
“I have always felt the best way to teach kids about money management is to let them do it — with real money.”

— Bill Daniels

It is important that future Daniels Fund board members understand how Young Americans Bank was created, its unique banking regulatory status, and why Bill directed the Daniels Fund to carry on his personal commitment to the bank.

Although Bill never expected the bank to be profitable, he always intended it to be a real, regulated, commercial bank. This required years of planning and creative problem solving. His determination never wavered. In order to achieve his vision, Bill made unprecedented commitments to state and federal regulators who ultimately agreed to take a chance on this unique banking concept on the strength of Bill’s promise to cover its losses, if necessary.

Why a bank for kids?

Bill was clear about his intentions. “I want our bank to show kids how to conduct everyday banking transactions,” he said, “to save money, to borrow money, to learn about investment options, and to establish a credit history so they’re better prepared to participate in the free enterprise system and understand the workings of business.” Bill believed America’s financial system was the best in the world. He wanted young people to understand it in order to benefit from it.

Bill also wanted them to have a positive banking experience at a young age, so that they would know
how to use banking relationships in their adult lives and future careers. Armed with knowledge, these young people would grow up to be better employees and entrepreneurs, taxpayers and citizens.

Bill felt that only through real-life banking experiences could the kids learn those lessons. His vision was more far-reaching than a credit union or offering banking classes. He wanted nothing less than a real commercial bank, with actual banking products.

From the beginning, Bill’s intention was for the bank to serve only young people, not their parents or teachers. At times, people suggested adding adult customers to make the bank more self-sustaining. But Bill believed if adult customers were intermixed with young customers, the focus would drift from educating kids and toward processing quick transactions. He insisted on a state-chartered, FDIC-insured, commercial bank for kids.

A bank was, by far, the most difficult route he could have chosen.

**Overcoming regulatory hurdles**

Bill wanted a state charter so that he could know the Colorado regulators and work closely with them. That state charter required FDIC insurance, and that brought in another group of regulators. This meant that lots of people who knew banking much better than Bill were now taking a critical look at his idea and shaking their heads. The regulators just could not wrap their heads around the concept of a bank for kids.

At first, regulators didn’t take Bill seriously. They were, of course, skeptical of a bank for kids who would presumably maintain only very small balances in their accounts. The regulators did not believe such a bank would ever be able to sustain itself.

Bill was undeterred. He was prepared and willing to meet their concerns head on. Knowing that regulators required a bank’s executive management team to include people with proven banking experience, one of Bill’s first actions was to hire top-notch people to help him. Among the first recruited was Linda Childears, an independent consultant who brought a strong resume in banking and finance.

The banking climate in the mid-1980s was tough. The failure of nearly 750 savings and loan associations — at a cost to the taxpayers of roughly $125 billion — resulted in tighter oversight by regulators. As Young Americans Bank was being developed, regulators were closing 10 banks a week across the nation. During this time period, 70 banks were closed in Colorado alone.

It was not an environment conducive to new, and potentially risky, concepts in banking. In the best of times, regulators would have been wary of Bill’s idea. Given the fact that they were drowning in paperwork from bank closings, it was an especially bad time for them to consider this highly unusual request.

Since their job is to protect consumers and the banking system, the regulators require banks to maintain levels of capital to cover any operating losses. Banks must be profitable to build and maintain working capital. But Bill did not expect Young Americans Bank
to be profitable. The dilemma was how to resolve two such contradictory objectives.

Bill responded that he would personally back the bank with his own money and fund projected losses before they occurred. This impressed the regulators, but they feared Bill would lose passion for the project at some point and stop funding it. To them, it was almost beyond belief that Bill was more motivated to educate children about banking than to earn a profit. They pointed to other concerns, as well. All banking transactions are legal contracts, but these customers would mostly be minors. If the regulators approved this unprecedented idea and it failed, not only would they look foolish, but also the customers affected by the bank failure would all be children. The repercussions of such a scenario were painful to contemplate.

Bill understood that he was asking bank regulators to stick their necks out for this concept, and he assured them that his bank would comply 110 percent. “And we did,” Linda remembered. “Most banks don’t want to talk to their regulators. We made a point of it. We had them in all the time and really kept them involved in what we were doing. They knew who we were and that we truly respected their perspectives.”

In addition to his pledge to personally maintain necessary capital levels, Bill further promised that his commitment to the bank would be written into his estate-planning documents. As the bank’s sole shareholder, he would review the operations every year. If the bank were to become no longer viable — such as if a law were passed to prohibit minors from having bank accounts — Bill committed to assisting the federal government in an orderly shutdown that would not incur a loss to the FDIC.

After two and a half years and two application denials, Bill successfully made his case. With approvals granted by all regulatory agencies, the bank had a new challenge — being ready on opening day.
Making the vision a reality

Shortly before the approvals, Linda’s role changed from consultant to bank president. When she found out that Bill wanted to open just a few months later — on Colorado Day, the first Monday in August — she was apprehensive, but inspired. Making all the adjustments that were necessary to ready the bank for kids was a monumental task, but everyone was up for the challenge. They had to be.

All the traditional banking forms needed to be customized and simplified for younger people. Smaller bodies dictated that adjustments needed to be made to the physical space. For instance, to accommodate young customers, counters were lowered, kid-friendly seating areas were designed, and plenty of candy was placed at each teller window. Everything needed to be designed with the customer in mind.

“But no matter what obstacle we encountered,” Linda remembered, “we’d hear the same thing from Bill, ‘So what’s your point? Fix it.’ I became personally caught up in how exciting it was to conquer these little issues one at a time and make this thing happen.”

Another top priority was to hire skilled, knowledgeable people who also loved working with kids. Each new hire went through intensive training about how business would be conducted in this one-of-a-kind bank.

Business etiquette was always very important to Bill, and he wanted the same high standards at the bank as he had in his other businesses. He insisted that bank personnel would greet all customers warmly and shake their hands. Every transaction was to be treated as a learning experience, and the focus was to always be on the kids, not on the parents or other adults who brought them into the bank.
Another pressing issue was to persuade stores to accept checks from Young Americans Bank customers. Bill expressed this concern early: “What would happen if these 12-year-olds walked out of our lobby with a checkbook and went into a store — feeling empowered and excited about their checking account — and no retailer would accept their checks?”

Anticipating that reaction, the bank hired more than a dozen teenagers to visit local stores and shopping centers to educate retailers about the new bank and encourage them to put a decal in the window saying “Young Americans Bank Checks Welcome Here.” Before long, stores were calling the bank to ask, “How do I get one of those stickers?”

Bill wanted the young customers to have access to simple but up-to-date products. Some of the initial offerings were savings and checking accounts, as well as certificates of deposit. Recognizing that most of the young customers wouldn’t have driver’s licenses, the bank issued photo ID cards right in the lobby.

Later, credit cards (with a $100 credit limit) were added to the product mix. The goals were to de glamorize credit, teach young people what powerful financial tools credit cards are, and to teach them how to manage their credit well. The customers at Young Americans Bank handled their credit cards wonderfully, but there was significant pushback from the media for offering credit cards to minors.

Concerned that Americans were not saving money at the rate that people in other nations were, Bill made building a positive savings habit one of his objectives. Another important goal was for people from different top: The ribbon-cutting ceremony at the opening of Young Americans Bank.

center: Young Americans Bank welcomed its first customers on August 3, 1987 to worldwide media attention.

bottom: A young customer with her savings account register.

Courtesy of Young Americans Bank
cultural and economic backgrounds to have access to this banking experience. The staff worked hard at reaching all economic levels, including kids whose parents didn’t use banks.

Young Americans Bank welcomed its first customers on August 3, 1987. The worldwide media attention for the grand opening was astounding. Marketing was important to Bill, and he invested $250,000 of his own money — not bank funds — for pre-opening publicity to bring customers into the bank.

He wanted people all over the world to know about the bank, and he got his wish. The grand opening was major news in USA Today, The Washington Post, and newspapers as far away as Hong Kong and West Germany. It was also featured in Newsweek and other magazines. Television and radio stations carried stories about the bank, too.

The three-week grand opening celebration was exciting and fun, but there were a few glitches. One problem was that the bank’s first three coin-counting machines couldn’t keep up with all the kids bringing in their piggy banks.

Nearly 2,000 accounts were opened during the grand opening period. By the end of the third month, 5,000 accounts had been established.

Bill’s personal — as well as financial — interest in the bank was substantial. One morning in August of 1988, two young boys were opening accounts as Bill stood in the lobby, observing them in the midst of the typical hustle and bustle of the busy bank. Noticing the two boys with their piggy banks and a shoebox full of change, he walked over to them. “Hi there. I’m Bill Daniels, the owner of this bank,” he told them. “Tomorrow will be the first anniversary of our grand opening. In celebration of the anniversary, here’s some money to help those accounts.” He presented each of them with a $100 bill.

Personal and business loans were offered, and many kids took advantage of them. Customers took out loans to purchase puppies, personal computers, and used cars. They also borrowed money to fund business ventures, but only after they submitted a written business plan.

The budding entrepreneurs financed ventures such as a recording studio, a herd of dairy goats, and a hand-painted sweatshirt enterprise.

One young business owner was even interviewed on the Today show. When the host asked what he’d learned from his experience and if there were any surprises, he responded, “Well, yeah. Did you know they want more money back than what you borrowed?”

In time, debit cards, ATM services, and access to online banking were offered. And it’s not just the range of services that have expanded. To provide customers more convenient locations closer to home, full-service Young Americans Bank branches have been opened in Green Valley Ranch in far northeast Denver, and in Lakewood, Colorado, a suburb west of Denver.

**Extending the educational mission**

For Bill Daniels, the success of Young Americans Bank was not measured by the bottom line, but by how many young customers the bank had reached and the richness of their experience. By its fifth anniversary, the bank had 15,640 accounts. More than 90 percent of them were savings accounts. By the end of 2018, more than 88,000 accounts had been opened.
Although Bill was never interested in franchising the bank, he hoped that others would want to replicate the idea in their own communities. Young Americans Bank soon had young customers from all 50 states and more than a dozen foreign countries.

As more people learned about Young Americans Bank, educators sought help in developing supplemental programs to teach free enterprise and financial skills to their students. The bank responded and worked with educators to develop relevant programs.

The popularity and success of these educational programs led to the creation in 1989 of a companion 501(c)(3) nonprofit, Young Americans Education Foundation (YAEF). It assumed the delivery of financial literacy programs that expanded and complemented the educational lessons learned at the bank. While Bill was personally committed to funding the bank — and he seeded the new nonprofit — YAEF’s continuing operations were funded by the community through donations, grants, and program fees.

YAEF soon partnered with educators to develop a classroom curriculum for children in fifth and sixth grades. It taught concepts such as supply and demand, job skills and work habits, banking and financial literacy, understanding and participating in our system of government, civic engagement, and exposure to a range of careers and industries. The curriculum culminates in a day at Young AmeriTowne (YAT) — a kid-sized town where students operate a full range of businesses to apply what they’ve been learning by electing officials, paying bills, and marketing products.

In addition to the main facility at Young Americans’ Denver headquarters, the Young AmeriTowne experience has expanded to include YAT facilities in

*Linda Childears and Bill celebrate the first anniversary of Young Americans Bank with one of the bank’s customers.*
Lakewood, Colorado; Casper, Wyoming; and Lenora, Kansas. Rural AmeriTowne in Wray, Colorado, welcomes participants from eastern Colorado, Kansas, and Nebraska. Mobile versions have been created to bring the experience to even more children.

Financial literacy programs for youth of all ages have expanded to cover personal finance, free enterprise, entrepreneurship, and global economics. Some programs are conducted by schools and others take place at Young Americans’ various sites or are offered as summer camps. As Young Americans Bank celebrated its 30th anniversary, the bank and its companion programs had served nearly 800,000 children.

Planning for the future

In the early years of Young Americans Bank, Bill Daniels was the sole shareholder of the bank and personally subsidized its budgeted loss each year. When he began his estate-planning process, he faced significant challenges in creating a sustaining structure for Young Americans Bank. However, as usual, these challenges were overcome by unprecedented solutions.

First, Bill needed to transfer ownership of the bank to an entity of some kind, since he obviously could not be the sole shareholder after his death. When an entity, rather than an individual, owns a bank, that entity
becomes a bank holding company, making it subject to another significant layer of regulations.

It was determined that a private foundation like the one Bill was planning for his estate would have a difficult time meeting the regulations required of a bank holding company. In short, it would have meant that the Daniels Fund would always have to be run by qualified bankers. And the Daniels Fund’s charitable mission focus is not compatible with what would have been acceptable to banking regulations.

To avoid those problems, Bill decided in 1990 to donate his Young Americans Bank stock to the Young Americans Education Foundation. He personally guaranteed to continue funding the bank’s losses as long as he was alive. Bill stipulated that after he died, his charitable foundation would fund YAEF annually with a grant. This money would then be used by YAEF to inject capital into Young Americans Bank ahead of projected losses.

Such a strategy had never been tried before. But could it get approved? This brought a third regulatory entity into the picture, the Federal Reserve System, with the responsibility of overseeing bank holding companies. When they reviewed the idea, they pointed out that holding companies usually must provide added financial strength to the banks they own. YAEF was a nonprofit with no real financial strength. But with the Daniels Fund guaranteeing donations to YAEF to ensure capitalization of the bank, the Federal Reserve Board was persuaded to approve the arrangement. Once again, regulators took a chance, enabling Young Americans Bank to continue its mission on behalf of kids.

It became clear that YAEF needed to separate the financial statements of its nonprofit education programs from the bank’s financial reporting.

Showing ownership of a bank — even an unprofitable one — on YAEF’s financial statements made it difficult to raise funds for the financial literacy programs. In response, a new 501(c)(3), the Young Americans Center for Financial Education (YACFE), was formed in 2001 to house educational programs. YAEF remained the bank holding company and became the umbrella organization for both the bank and YACFE, each of which has its own separate auditors.

At the moment of Bill’s death in March of 2000, the FDIC was literally in the building conducting an examination of the bank. They were understandably concerned about how Bill’s death might impact the bank’s future. Fortunately, Bill had anticipated this, and his foundation’s board knew his expectations. The board met right away and assured regulators that the Daniels Fund would continue to provide the same support that Bill had provided in his lifetime.

Additionally, in his will Bill left a $6 million endowment to Young Americans Education Foundation to help support the bank. He knew the endowment would give comfort to regulators, but he also knew the ongoing support from the Daniels Fund was crucial. Bill was unsure how large an endowment might be needed to support the bank, and he wanted the Daniels Fund to serve in an oversight role.

The Daniels Fund adopted a policy that requires an annual review of Young Americans Bank against the guiding principles that were so important to Bill. If the bank were to stray from those principles or cease to be
ABOVE: Young Americans Bank is now located at 3550 East 1st Avenue. | COURTESY OF YOUNG AMERICANS BANK

BELOW: Young Americans Bank moved to 311 Steele Street (left) after it outgrew its original location at 250 Steele Street (right).
viable, the Daniels Fund could opt to discontinue its support. In that case, the Daniels Fund would notify regulators as required in its commitment letter.

The Daniels Fund board understands Bill’s intent for the bank. It also recognizes the regulatory approvals required to establish Young Americans Bank were extremely difficult to achieve, and that regulator confidence must be maintained.

When Bill was inducted into the Colorado Business Hall of Fame in 1996, he was asked what accomplishment in his life he was most proud of. He replied, “Young Americans Bank.”

Bill Daniels supported many causes in the community, but there were only two charitable ventures that he personally initiated: Young Americans Bank and the Daniels Fund. He intended both to last forever.

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August 23, 2000

Board of Directors, Young Americans Bank
Board of Directors, Young Americans Education Foundation
Colorado Division of Banking
Federal Deposit Insurance Corporation
Federal Reserve Bank of Kansas City

Ladies and Gentlemen:

Bill Daniels, the founder and benefactor of Young Americans Bank (YAB), passed away on March 7, 2000. This letter sets forth the intention of the Daniels Fund to support YAB in light of this development.

As you know, during Mr. Daniels’ lifetime, he made annual contributions to Young Americans Education Foundation (YAEF), the parent company of YAB, equal to the bank’s projected operating deficit for the upcoming year. In his estate planning, Mr. Daniels established two mechanisms that will serve to support YAB. First, he made a $6 million endowment bequest ("Endowment") to YAEF; the income from which is to directly support YAB. Second, he expressly identified YAB (via assistance to YAEF) as a specific activity to be funded by his personal foundation, the Daniels Fund, as long as the bank’s activities are viewed by the IRS as having a qualified charitable purpose.

Mr. Daniels’ estate is in the process of being settled. The bulk of Mr. Daniels’ assets will be transferred to the Daniels Fund. At current market values, the Daniels Fund is expected to have in excess of $1 billion in assets, with an annual distribution requirement of at least $50 million.

This letter is to set forth the plan of the Daniels Fund and our intention to assume Mr. Daniels’ role in providing ongoing support for YAB. Our goal is to assist YAB in: a) covering any annual deficit in its operations; and, b) maintaining a “well-capitalized” status under current banking law, including a tier 1 leverage ratio of 6%.

Prior to the beginning of each calendar year, we will evaluate YAB’s and YAEF’s achievements to-date and any projected operating deficit for the upcoming year. We reserve the right to evaluate YAB’s and YAEF’s financial performance and fulfillment of their mission of educating young people.

A letter written shortly after Bill’s death in 2000 outlines the commitment of the Daniels Fund to support Young Americans Bank.
In the absence of a notice to you, we agree to provide YAEF an amount equal to YAB's projected operating deficit (including bank related expenses incurred by YAEF), less the projected income on the Endowment and projected contributions from other sources, for the upcoming year ("Losses"). We agree to fund these Losses periodically throughout the year, in advance of their incurrence. If actual Losses are less than projected Losses, the difference will be netted against future contributions. If actual Losses exceed projected Losses, we will make an additional contribution in the current year. We will notify you in writing prior to the beginning of that year if our decision is not to fund (a decision which we do not presently contemplate).

With respect to maintaining a "well-capitalized" status under current banking law, including a tier 1 leverage ratio of 6%, we agree either: a) to provide YAEF an amount required to maintain such status and leverage ratio for YAB; or, b) to assist YAEF in voluntarily liquidating YAB, if YAEF determines that funding is insufficient to continue YAB's operations. Until an orderly dissolution is complete, we will assist YAEF and YAB in maintaining required capital levels. In any liquidation plan, after utilization by YAB of its capital and after utilization by YAEF of all remaining funds in the Endowment, we will pay all remaining balances owed to YAB's depositors that are not covered by FDIC.

This pledge is consistent with Mr. Daniels' financial support of YAB in the past. This commitment may be relied upon by YAB and YAEF, and by the regulators and Board of Directors of each organization.

Sincerely,

Daniels Fund Board of Directors

John W. (Jack) Daniels, Chairman
Philp J. Hogue, President
THE LEGACY OF BILL DANIELS
P A R T 6

The Wisdom of Bill Daniels
In Bill’s Own Words

“I have a confession for you, God. You have provided me with a hell of a life. Some good and some bad, but I’ve had a ball.” — Bill Daniels

Throughout his life, Bill offered words of encouragement and advice through his letters, speeches, and conversations. It was important to him to share his knowledge and values, not just with his own generation, but with the next generations as well. Here are a few of the nuggets of wisdom that defined Bill Daniels.

Live a life of meaning.

When you put your life in perspective, you realize how little time there is to make something truly significant out of it. To some people, this might mean acquiring a lot of possessions. To others, building a business or owning property. And there are those whose lives won’t be fulfilled unless they achieve fame and fortune. There’s nothing wrong with any of these aspirations. But, for me, they pale in comparison to individuals who want to leave something more consequential as their legacy.

Give.

Imagine a world where people give of themselves simply because they want to. Not out of a sense of debt. Or because they want something in return. No ulterior motives. No feelings of guilt. Just the desire to give for the sake of giving. Now, instead of imagining this kind of world, do your part in making it happen. Make a charitable donation. Volunteer your time to improve your community. Give back to the world that gives so much to you. And if it happens to make you feel good to give, that’s all right. Feeling good is the one ulterior motive that’s acceptable.

Count your blessings and share them.

Each person on this planet is unique. Each with a spirit of their own. Each with blessings to count. Share your special love with your family and friends. Take a quiet half-hour by yourself from time to time to count all the things you have to be thankful for.
Take care of those less fortunate.

Why not share your good fortune with those around you? Take an hour out of your schedule and pay a visit to an elderly neighbor. Find a way to help a family that is homeless. Put a couple extra coins in the Salvation Army’s kettle during the holidays. There are no luggage racks on hearses. You can’t take it with you.

Treat all people with dignity.

The lowest-ranked person should be treated with the same dignity and respect as the first vice president. I think something happens to people who got lucky and succeeded. All of a sudden they have a big ego and think they are geniuses and lose touch with the common man. I have never forgotten where I came from. I treat everybody the same whether they are the janitor, bellman, waitress, mail clerk, or whoever. Remember: God created all of us as equals.

Have class.

One quality I admire most in a person is class. I’m not referring to the title on their business card or their financial rating. It has nothing to do with the style of their clothes or the car they drive. To me, class is something you choose for yourself. It’s competing honestly, confronting problems head-on, taking accolades with grace and humility, and not knocking your competitors. If you have class, you are loyal to both yourself and to those around you. Class is born out of self-respect and a healthy respect for others. Everything in this world is not always attainable. Fortunately, class is. Wouldn’t it be a better world if, one day, we all decided to have it?

Believe in yourself.

It has made millionaires out of paupers. It has earned the Nobel Prize. And by using it wisely, entrepreneurs have ended up running corporations. I’m referring to believing in yourself and your ideas. Taking a chance on your own merit and giving the world your best shot. Somebody once said, “Observe the turtle. He progresses only with his neck out.” I think the same holds true for us two legged creatures. If you’ve never taken a chance on yourself, at least think about it. Unless you do, you may never know what you’re missing out on. And neither will the rest of the world.

You never know.

You never know who’s going to sit next to you on an airplane. You never know who you might meet at a cocktail party or on a train. Learn how to talk to people, then listen to what they have to say. Get to know a little bit about them and what makes them tick. Find common ground and interesting things to talk about. If you don’t make an effort to reach out and discover good qualities in people, someone who could have been a great friend or business relationship will be gone and out of your life before they ever got a chance to enter it. I’ve made some great friends this way, and even had casual conversations that turned into million-dollar business deals. You never know.
Don’t make assumptions based on a person’s appearance.

How many times have you passed judgment on someone based strictly on first appearances? Many years ago, I walked into a Cadillac dealership in Denver on a Saturday afternoon. I was unshaven and wearing a baseball cap, shorts, and sandals. I asked the salesman on the floor if he could tell me the price of the car I was looking at. His reply was, “You couldn’t afford it.” Over the next 40 years, I have probably bought two dozen Cadillacs, but I have never gone back to the place where the salesman uttered those words. What makes people special isn’t their physical appearance or the clothes they wear. It’s their personal values, ideas, and the way they choose to conduct their lives.

Always tell the truth.

I just tell people the truth. If I tell the truth, I never have to remember what I told anyone.

Learn table manners.

I thought I knew table manners; my mother used to work me over pretty good. And then I had to go to New York, and I’d go to these fancy dinners and fancy restaurants, and I’d see four forks over here, three knives over here, a knife up here, four different glasses, a napkin folded different than I’d ever seen it, and I had to observe people to find out what to do. I was having dinner with these bankers and potential partners who I wanted to impress, so I had to pay attention. Be smart and learn table manners before you get put in an embarrassing situation.

Write thank-you notes.

Always acknowledge people’s kindness to you with a written note, preferably on paper, in an envelope, sent through the mail. Your thoughtfulness will go a long way.

Dress properly for the occasion.

Dress properly within your budget. Make sure your clothes are clean and well pressed. Have your shoes shined. Comb your hair. It doesn’t sound very important, but I can tell you it is.

Have integrity.

You didn’t tell on your brother when you were a kid. Loyalty was more important to you than scoring points with your parents. If you got a bad grade, you stood in front of your father with your report card and took your punishment. Instead of asking for spending money, you chose to earn it. In college, you stood up for what you believed in. You didn’t lie to get the job. And you never compromised your ideals to keep it. You’re the kind of person who might take the blame to help out a friend, but you’d never take credit for an accomplishment that wasn’t yours. Integrity isn’t something you get overnight. It takes a lifetime to earn.
Be disciplined.
If you didn't mow the lawn, you didn't get your allowance. You told a lie and got grounded for a week. If you weren't a team player, you sat on the bench. It’s called discipline. And it’s not only an important part of growing up, it’s an important part of your entire life. Discipline teaches us to respect authority as well as command it. And it gives us the mettle to make tough decisions in just about every situation. Discipline is why military personnel and athletes go on to become so successful in business. Nobody likes to be disciplined. But it’s something you learn to appreciate when you realize the positive effect it has on your life.

Be courteous with everyone at work.
All too often people in high places forget where they came from. And while they make every effort to treat their peers and superiors with friendliness and respect, they don’t always afford others the same common courtesy. Next time you have an opportunity, why not ask a new employee what his or her aspirations are for the future. Or give a few words of encouragement to your secretary or someone on your staff. You have the ability to make people happy with just a few thoughtful words. Why not start using them?

Appreciate and care for your employees.
I’ve always told people that they don’t work for me, they work with me. And that means things like respect and courtesy go both ways. People want more than a paycheck for their efforts. They want to know you care about them. They want you to listen to their ideas, to be open to their suggestions, and to provide them with a good office environment. Most of all, they want you to offer criticism when necessary and a pat on the back when they deserve it. There’s a common misconception in the workplace. People always feel they have to please the boss. If a company is to be truly successful, it has to be the other way around. Treat people right, not just because they’ll be better employees, but because it’s the right thing to do.

Plow profits back into your community and company.
The money companies earn is called profit. It’s used for a variety of things. But the finest companies plow profits back into the community. They give contributions to needy organizations and individuals. They sponsor charitable events. They refurbish their offices and grounds. And something miraculous happens! The money they “gave away” comes back tenfold in long-term profits, because their customers gained a greater appreciation and loyalty for their products and services. And who’s going to argue with 10-to-1 odds?
Don’t be afraid to fail.

Never criticize someone for trying something new and failing. It comes with the territory. To get ahead in business and in life, you better be willing to push the envelope a little bit. Where there are opportunities, there are often challenges. Don’t be put off by the sheer size of them. Very few successful people haven’t had to face difficult challenges along the way. But a business reversal or personal setback will often bring out the best in a person and enable them to find courage and strength they never even knew they possessed. In these uncertain times, there’s always a chance you might find yourself in a similar situation. Nevertheless, if you genuinely believe in yourself, I’ll bet you have what it takes to turn things around for the better.

Neither a scrooge nor a patsy be.

Why is it that when people enter into business negotiations they feel they have to act in a certain way? A plaque in my office reads, “Neither a scrooge nor a patsy be.” This motto has taught me a lot of lessons. You have to be solid and upstanding in your principles and ideals. Strong in the board room. Shrewd in negotiations. But also make it a point to be compassionate and understanding. Listen to what the other person has to say. And give more than you have to. If you’re really going to find success in this world, you need to remember there’s a time to be tough and a time to be tender.

Admit when you don’t know.

All too often, some people are afraid to admit they don’t have all the answers. So they just make them up. They elaborate on what they don’t understand to the point of embarrassment. Instead, all they had to do was say, “I don’t know, but I’ll find out.” Remember, nobody can fault you for admitting you don’t know everything. In fact, they might even admire you.

Understand the secrets of success.

I was often asked what I thought were the secrets to success. Here they are in a nutshell:

1) Contacts, contacts, contacts. Know everyone and something about them, including the names of their family members.
2) Be visible and get involved in your trade association and leadership organizations.
3) Always maintain integrity.
4) Perform, perform, perform.

If you do those four things, you will have the world by the ass.

Be neat and clean.

Perhaps it was my training in military school and the Navy, but I insist that everything stay in its place and that buildings be spotlessly clean. You will show the proper respect for others by keeping your own work areas neat, clean, and tidy at all times.
The Life & Legacy of Bill Daniels

The Wisdom of Bill Daniels

THERE ARE THREE KINDS OF PEOPLE:
THOSE WHO MAKE THINGS HAPPEN,
THOSE WHO WATCH THINGS HAPPEN, AND
THOSE WHO WONDER WHAT HAPPENED.

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Give a good handshake.

Please, please learn to give a good handshake when you shake hands. If I’m interviewing you for a job, whether you’re a man or woman, and I meet you for the first time, I don’t like to put my hand around a wet fish. I don’t think anybody does.

Be on time.

Learn to be punctual. I don’t care where you’re working, if you’re not punctual, you’re gone. I make it a point to arrive at my appointments two to three minutes early.

Return all correspondence and telephone calls promptly.

I return all of my phone calls. Some calls I don’t want to make, because I know what the call is about, but I do it.

Be loyal.

Be loyal to your boss and your colleagues in your company and associations.

Step away from electronics and interact personally with people.

New technology is making our lives better in many ways. At work, computers process information in milliseconds, and we communicate around the globe with the touch of a few buttons. At home, we have dozens of entertainment and communications options. And even more impressive services will soon be added to our televisions and telephones. But while technology has the ability to put us in touch with each other at lightning speed, it also has the potential to separate us if we’re not careful. You just might want to step away from all the electronic gadgets and get some fresh air. Visit your co-workers down the hall, or your neighbors down the street. Better yet, volunteer your time to help someone in your community less fortunate than yourself. Technology can do a lot of things for us, but not nearly as much as we can do for each other.

Acknowledge people.

One of the worst insults in life is not to acknowledge the presence of another. Making someone feel that they’re not significant can hurt someone beyond measure. Greet people warmly when you see them, and make them feel special. They are.

Live your life so that you can leave it with a clear conscience and a smile on your face.

Be the kind of person who takes the time to pass on knowledge and values to the next generation. Strive to live your life such that family, friends, and business associates remember you as an honest person. Help others who will be left behind. I believe if you live your life in this way, you’ll leave this world with a clear conscience and with a smile on your face.
Every person who has worked diligently on this story hopes that you have enjoyed reading it as much as we have enjoyed telling it. By reading the stories and lessons of this great man, perhaps you will understand Bill Daniels better and the reasons why he worked so hard to create a foundation that would carry his wishes into the future, to the benefit of thousands and thousands of people.

This book is written for future board members and associates in an effort to convey the importance of adhering to the intent of a man who put so much thought, word, and deed into establishing the Daniels Fund and to honor the legacy of the man who initiated it.

OPPOSITE:
Bill beams in this 1985 photograph.
Photo by Nicholas DeSciose
On February 28, 1995, Bill’s Learjet 35-A, Cablevision Tool, became the first private aircraft to land at Denver International Airport. Bill was aboard the plane, piloted by Mark Calkins, when it landed shortly after midnight. The jet was donated to the City of Denver and is now suspended in Concourse C at DIA.

Bill’s plane shares the tarmac with Air Force One. | PHOTO BY MARK CALKINS
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<tr>
<th><strong>Cable Television Systems</strong></th>
<th>$100 million</th>
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<th><strong>Cable Television Systems</strong></th>
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