

Ramview

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 A REFLECTION BY...

A SELF-MADE RAM

By Atif Lodhi and Louis DiGiorno '88

If there was ever any doubt about the elasticity and value of a strong work ethic and a Fordham Prep education, Joe Moglia has put it to rest. It is possible that Moglia is the first person to have written books on both investing and football, but it is near certain that he is the only author to have simultaneously held the positions of head coach of an NCAA football team and chairman of the board of a major investment services firm. Between the afternoons he spent helping at the family fruit market on West 181st Street in Washington Heights and the lessons he learned on and off the field during his Rose Hill years, the former CEO and chairman of the board of TD Ameritrade & head coach of the Division I Coastal Carolina University Chanticleers received the solidest of foundations on which has built not one, but two remarkable careers.

Joseph H. Moglia was born in 1949 to John Moglia, who had come to America in 1927, and Frances McLarnon Moglia, whom John had met while stationed in Northern Ireland during World War II and courted by mail for four years before she joined him in the States in December of 1947. Joe was the oldest of their five children, in whom they instilled, by word and example, the virtue of hard work, the importance of faith, the value of education, and in particular, the love of family.

Growing up in the Dyckman section of Manhattan, Joe first came to Hughes Hall in 1963. Straightaway, the broad-shouldered freshman in Mr. Lennox's homeroom made his mark in Prep athletics, playing all four years for the baseball and football squads, eventually captaining both teams. But he also participated in the spiritual and charitable life of the school by devoting

time to the sodalities and volunteering with the Christian Action Group – after all, as his father and mother had always told him: love is “putting others’ needs before your own.”

While Moglia is remembered by classmates as a standout athlete under the coaching of fellow Hall of Honor member Joe “Sammy” Ososki, it is his depth of character that truly stands out in the hearts and minds of those who know him. In the words of Joe’s classmate and long-time friend John O’Leary: “Joe has always led the humble life of a true man for others. He has generously shared his success with his family and friends, his alma mater, his colleagues, and dozens of worthy institutions across America.”

Joe graduated from the Prep in 1967 and from the University in 1971. During his college years at Fordham University, while starting and supporting a family and pursuing his undergraduate degree in economics, Moglia coached Prep football

“A real man, a real woman, a real leader stands on their own two feet, takes responsibility for their actions, treat others with dignity and respect, and realize that they will have to live with the consequences of their actions.”

This (first) item may sound fabricated, but it is not. My initial contact with Joe was through email. He was in his first year as head football coach at Coastal Carolina University. Two facts: (1) I was seeking support for the John Vrionis '64 Scholarship and (2) Joe didn't know me from a hole in the wall. I used that very phrase in my email request to him.

As soon as I'd sent my message, I emailed my friend and classmate, Andy Paterno, saying that if Joe helped in any way, we should travel to meet and thank him in person. While I was emailing Andy, my computer “pinged,” signalling the arrival of a new email. I quickly opened the email that had “pinged.” It was Joe, informing me of a very generous donation. I phoned Andy to alert him that we had a road trip to make.

Fast forward seven years. Joe's Chanticleers were scheduled to play Georgia State in Atlanta. Andy and I escorted John Vrionis, then wheelchair-dependent, to Turner Field. Joe gave us sideline and locker room access. John, a Holy Cross Hall of Famer (football and lacrosse), had a wonderful afternoon. “I loved smelling the grass on that field,” he remarked. It was his last major outing before he passed away.

There is no finer graduate of the Prep than Joe Moglia. Over the past ten years, I've come to know him as a friend. Postscript: Unasked, he has contributed to the Vrionis Scholarship every year since that initial contact.

Bill Perry '64

A REFLECTION BY...



Congratulations to Joe on his election to the Fordham Athletic Hall of Fame!

I first met Joe in early Fall 1963, when we were both trying out for the Fordham Prep Junior Varsity football team. We played together for four years, with the exception of part of sophomore year. That was because Joe was “called up” then to join the Varsity. And that was because he was one of the two the best athletes on the J.V. squad.

He did double duty, starting at guard on offense and linebacker on defense. He was also a standout on the Prep baseball team. What became apparent in his Prep athletic career was that Joe is a fierce competitor, one who plays whatever game he’s in strategically, with toughness and persistence and smarts.

After graduation, he went on to Fordham University, while I went off to Notre Dame. But we kept track of each other, largely through our classmate Dennis FitzSimons. I admired his success as a football coach at Dartmouth, and then marveled at his transition to the financial services industry, and his even larger success there, initially at Merrill Lynch and then at T.D. Ameritrade.

He really surprised me when I was President of the University of Wisconsin System and he contacted me to talk about transitioning back into college football, this time as a head coach. Here was somebody willing to risk the reputations he had established painstakingly in football and then in business for another turn at coaching young people as the football “CEO.” I remember thinking, when was another time I have been aware of a life and career trajectory like this one? My answer was, never.

When he became the head football coach at Coastal Carolina University, Joe was kind enough to invite several Prep classmates to South Carolina for a game—Dennis FitzSimons, Tom Egan, Chris Rohrs, and me. Moreover, he let us join him in the locker room and at a pre-game meeting with high school prospects and their parents. So we got to observe him interacting with these young men and their families.

I think I was most impressed with his telling the high school students that his job was to help make them fully successful on the football field at Coastal Carolina, and fully successful as college students, Coastal Carolina graduates, and American citizens. They—and their parents—knew they had a genuine role model for that in Joe.

Joe is one of those people who has never forgotten his roots as a New York City, “double-Jesuit” kid. His great generosity to Fordham Prep and his devoted service on its Board are testament to that. As the son of an immigrant mother from Ireland and an immigrant father from Italy, he embodies the best of American opportunity and accomplishment. I believe I can speak for my Class of 1967 colleagues in saying how proud we are to have him as one of us.

*Kevin Reilly '67
Former President, University of Wisconsin System*

alongside yet another Hall of Honor member and school legend, Bruce Bott.

Leaving Rose Hill, Joe went on to coach football for 16 years prior to entering the financial services industry. During this first phase of his professional life, he turned two high school programs around, won two Ivy League Championships as defensive coordinator at Dartmouth College and set school and national records as the defensive secondary and special teams coach at Lafayette College, authoring numerous articles in national coaching journals along the way.

Moglia left coaching in 1984 for a career in finance, working for 17 years at Merrill Lynch. He was one of 26 people who entered the MBA Training Program at Merrill Lynch: 25 MBA’s and 1 football coach. By 1988, he was Merrill Lynch’s Number One Producer in the World. By the time he left, he had been a member of both the Institutional and Private Client Executive Committees, and his final responsibilities were all Investment Products, the Insurance Company, the 401(k) Business and the Middle Market Business. Prior to that, he was the head of Global Fixed Income Institutional Sales and ran the firm’s Municipal division.

In 2001, Moglia joined TD Ameritrade as CEO. In the years following, Joe’s vision greatly influenced TD Ameritrade, taking the firm from a small dot com brokerage to one of the most widely-recognized names in financial services. In his seven years as CEO of the company, he remained faithful to his game plan — making carefully calculated business decisions centered only on the needs of the firm’s clients, shareholders and associates. His leadership skills and charisma inspired the company’s management to take pride in and live out the firm’s mission to provide financial literacy for the typical American family.



With Moglia at the helm, TD Ameritrade’s market capitalization grew from \$700 million to \$10 billion as the company became a global leader in the number of US retail online equity trades. In fiscal 2008, Joe’s final year as CEO, the company delivered its sixth consecutive year of record earnings results in spite of the worst debacle to hit the economy since the Great Depression.

Having successfully made it through the worst of the global financial crisis and with the company in the soundest shape of its existence, Moglia felt it was time to name his successor as CEO and to step into the role of chairman of the board where he could continue to represent the shareholders’ interests by providing strategic guidance in shaping the growth strategy of the firm. In 2009 he became Chairman and stepped down in 2020 when TD Ameritrade was acquired by Charles Schwab. At close, the combined company was worth \$100 billion with \$7 trillion in client assets. When Joe arrived, these numbers were \$700 million and \$24 Billion.

Joe also felt it was the right time in his life to return to his beloved gridiron and took a position as executive advisor to the head coach at the University of Nebraska for 2 years. He would then spend 1 season with the Nighthawks before being hired as head football coach by Coastal Carolina University. Upon joining the Chanticleers’ staff in 2011, Moglia remarked at a

A REFLECTION BY...

It is hard to believe that almost sixty years has gone by since Joe, Dennis and I sat in the middle of Leo Lennox’s 1C home room.... Dennis to my immediate right and Joe one seat up to my left. I doubt that that any of us had the vaguest idea as to how things would turn out career wise. But I do not doubt that the eight years of Jesuit education that the three of us ultimately received ... with the foundation built at the Prep.... had an overwhelming impact on how things did turn out.

Joe was always recognized as an outstanding multi sport athlete. He was a very friendly, outgoing classmate. He was an active and inquisitive participant in our various classes and did well academically. Our paths at the Prep diverged when we chose amongst the various concentrations and later went off to college.

I lost track of Joe until the very early 2000s when I saw him being quoted along with other financial executives regarding issues related to the latest financial crisis. We exchanged an email or two and that was pretty much it until I attended the Wall Street Forum in 2005 and heard him speak.

What was immediately apparent to me was that the values that that we were taught and exposed to at the Prep were still with him to that day. What I heard was not just business, but a very personal belief as to how a business should be run as well as the culture and core values that were necessary for it to succeed. The legacy of his results speak for themselves in both his business and coaching careers. A true success story on all fronts.



*Steve Lillenthal '67
Former Chairman & CEO, CNA*





press conference: "I cannot imagine anything more rewarding than helping 18-22 year olds become men through football." Prior to 2019, Joe was the Head Football Coach at Coastal Carolina and in his first five seasons he led his team to the Division I-AA playoffs all five years and was conference champions four times posting, an overall record of 56-22 and a winning percentage of .718. In his last 11 years of college coaching, he was a part of 8 championship teams. He has also received multiple Coach of the Year honors, including the Eddie Robinson National Coach of the Year award, was the recipient of the Vince Lombardi Award, was inducted into the Lombardi Hall of Fame and was selected to the Conference All Decade Team.

Over the years, Joseph Moglia's accomplishments in both his fields of endeavor have been recognized and honored by various organizations, as well as by the many institutions to which he has lent his support. In 2005, Joe was honored by the National Italian American Foundation for his business leadership accomplishments and by the Columbus Citizens Foundation in 2006 for his lifetime of professional achievements. In 2009 he was nominated for the Ellis Island Medal of Honor and honored at the American Institute for Stuttering with an Achievement Award. Moglia is currently serves as Chairman of Capital Wealth Advisors, Chairman of FG New America Acquisition Corp and Chair of Athletics and Executive Advisor to the President at Coastal Carolina University.

He has been inducted into seven Halls of Fame, is a member of the National Economics Society and is the recipient of three Honorary Doctorates. Joe has already had a book written about his life, and he is the only author in the world that has written two books published on both investing and football.

In 2022, he will be publishing a book on leadership. Moglia's success can be traced back to his philosophy on leadership. When it comes to defining leadership, it boils down to this simple statement: "A real man, a real woman, a real leader stands on their own two feet, takes responsibility for their actions, treat others with dignity and respect, and realize that they will have to live with

THE MOGLIA FACTOR: IMPACT ON THE PREP

"Fordham Prep is one the finest secondary educational institutions in the United States! Part of that is because a place like the Prep forges the types of bonds among the students and the student-athletes, the likes of which is seldom seen at a lot of other schools. You think about what's happening tonight, you wind up forging bonds by being part of the Prep that somehow links you as alumni wherever you go in the United States – you can be in Hawaii or the West Coast, South Carolina, the metropolitan area of New York, but if you've got something to do with the Prep, that matters. That matters to others and that matters to each of us that recognizes what that means and what you had to go through to be part of the Prep...It's about the people, it's about the relationships and bonds you forge over time..."
– Joe Moglia at the 2016 Gridiron Football Hall of Fame Induction Ceremony and Dinner

Through the years, Joe Moglia '67 has made a tremendous impact on his alma mater, through support of the Annual Fund, annual scholarships, as a major contributor to building projects, and headlining events, all in the name of supporting the Prep. Over the past 30+ years, Moglia has:

- Served as a school trustee (1995-2001)
- Established the Joseph H. Moglia '67 Scholarship and supported the Moglia Scholars program
- Served as a major contributor to other named scholarships, such as the Joe Fox '29 Scholarship, the John Vronis '64 Scholarship, the Charles DaParma '45 Scholarship, Ososki/Bott Gridiron Hall of Fame Scholarship, among others
- Served as a major contributor to multiple backfield renovations
- Made a major gift towards the East Wing Expansion
- Made major gifts to the "Ensuring the Legacy" and "Igniting the Mission" capital campaigns
- Joined the Shea-McDonough Legacy Society, naming Fordham Prep in his estate plan
- Served as a speaker at three Wall Street Forums and recently hosted a virtual Wall Street Forum which involved Fordham Prep Economics students
- Headlined the 2016 Gridiron Football Hall of Fame Induction Ceremony and Dinner
- Contributed major gifts to the Fordham Prep Athletic Department

"If you take the power of love and combine that with spiritual soundness, dedication, and courage, you have the concepts that make good men or women great. It's really the stuff that truly great leaders are made of. I began to learn this at Fordham Prep: the strength and talents you have been given are God's gifts to you. What you do with those strengths and talents will be your gifts back to God."

the consequences of their actions." It's an ethos that has carried Moglia for five decades - through successful careers as both a football coach and a business executive on Wall Street.

Moglia's support of the Prep has been steadfast and generous, as have his gifts of time and talent. Joe has served on the Fordham Prep Board of Trustees as a member of its Executive Committee, as a well as member of the Prep's Shea-McDonough Planned Giving Society. He has addressed the Prep's Wall Street Forum at the Yale Club of New York City and also delivered the Prep's 2005 commencement address which he closed with this statement:

If you take the power of love and combine that with spiritual soundness, dedication, and courage, you have the concepts that make good men or women great. It's really the stuff that truly great leaders are made of. I began to learn this at Fordham Prep: the strength and talents you have been given are God's gifts to you. What you do with those strengths and talents will be your gifts back to God.

Joe Moglia is a great American success story and Fordham Prep is a vital part of his story.

We were in the same home room class, 1C, in freshman year. Joe had a maturity as a freshman (not that he didn't occasionally get goofy like the rest of us) and early on, exhibited a tremendous competitive streak. He excelled at both football and baseball and was a good student.

We both moved on to the Greek Honors program in sophomore year with a group of extremely talented classmates, so many of whom moved on to very successful academic and business careers. The teachers we had for those three years were phenomenal. Joe wasn't very vocal in that group as he had concerns about a slight stammer that some mistook for lack of ability. Wow, were they wrong.

A couple of things that stood out about Joe in high school were his drive and an ability to focus. These traits, along with the advantage of coming from a wonderful family, have been a big part of his success in both football and business.

Joe paid for his Fordham University education by working in the Post Office. And he spent time as an assistant coach at the Prep doing what he loved, coaching young football players. After graduation, as he was progressing to be a head coach at a high school in Delaware, he focused intensely on his public speaking skills. He told me years later, that his goal at the time was to get a standing ovation every time he spoke. He turned what had been a slight deficit into a huge advantage.

At age 34, Joe transitioned from Dartmouth Defensive Coordinator to a Merrill Lynch training program filled with Ivy League MBAs. An unusual move to say the least. Joe brought those speaking skills, an incredible work ethic, maturity and natural leadership to the table. Adding those skills to the intense desire to win that fueled his coaching success, Merrill Lynch upper management quickly recognized they had hired someone with huge upside.

When Joe was moving up at Merrill Lynch, we kept in touch and compared notes on what was going on in each of our lives and careers. A couple of guys from the Bronx and Queens who didn't expect to be in the positions we were in. It wasn't that often we were in the same city at the same time but we had some great conversations (and laughs too) when we got together. I marveled at Joe's successful move from football to financial services and how he kept moving up.

I doubt there was a single time we didn't credit our parents and our years at Fordham Prep for whatever success we achieved. For that reason, the generosity Joe has shown towards the Prep in so many ways is not only impressive but important. Like many of us, I believe he wants to see deserving students whose families are not able to afford Prep tuition, have an opportunity for a values based, Jesuit education that he was so fortunate to have received.

Let's hope his and others' generosity will help Fordham Prep continue to create more great American success stories.

Dennis FitzSimons '67
Former Chairman & CEO, Tribune Company;
Chairman of the Board of the
Robert R. McCormick Foundation



Dylan, sophomore

Where did you grow up and where did you go to grade/middle school?

I grew up in Mount Vernon, New York. I went to Immaculate Heart of Mary in Kindergarten. From 1st to 4th grade I went to Concord Road Elementary School. I then went to Our Lady of Perpetual Help in Pelham from 5th to 8th. It shut down last year due to COVID-19.

What activities/sports did you currently take part in at Fordham Prep?

I am currently in the outdoors club, the marine biology club, and I play football.

What memorable moments or people from your Fordham Prep experience stick out? In what ways have you changed in your time at the Prep?

A memorable moment that had stuck with me since freshman year was the locker room before our first game. Music blasting, hyping each other up, getting in the right mindset, it was magical. I have grown not only physically but mentally as well.

You are a Moglia Scholar currently attending Fordham Prep. What does this opportunity mean to you and your family?

This opportunity means a lot to me. It will allow me to seek even more opportunities as I continue to grow as a man.

After graduating from Fordham Prep, where do you want to go and what do you want to do?

I would like to go to Pomona after graduating from Fordham Prep. I would like to be an astronaut.

For a prospective student looking at Fordham Prep, what piece of advice would you give him and why choose Fordham Prep?

I would tell them to be themselves and be surrounded by a diverse group of kids that will allow them to grow as a person.

If you had the opportunity to meet Mr. Moglia what would you say to him?

I would say thank you for the opportunity. I appreciate all you have done.



John, sophomore

Where did you grow up and where did you go to grade/middle school?

I am originally from the Kingsbridge section of the Bronx and then my family moved to Yonkers. Even though I started pre-kindergarten in Pleasantville, I then attended Yonkers public School 8, the DiChiaro school. When my parents got divorced I moved out of my original house in Yonkers to a new rental house still in Yonkers. My Dad lived in North White Plains for almost all my grade school years so there was a bit of a commute back down to Yonkers.



What was the main reason you decided to attend FP? Was there a person who helped you get to this decision?

The main reason I decided to attend FP is because of the great education it is supposed to provide to its students. I also heard many good things about FP from the older siblings of my friends and how they enjoyed going to FP and how it was setting them up for success in college and later in life. I heard that going to Fordham helped them get accepted into the colleges they wanted, and many times with scholarships as well. This can only help them as they begin to enter the workplace and find a profession they are good at and enjoy. I also heard a lot about the great, inclusive community here at Fordham Prep, and the focus on student mental and physical health. My parents also encouraged me to attend FP over all schools, including Iona, Salesian and Saunders, citing the better environment for learning. I actually had a tough choice between FP and Salesian because Salesian was offering me a better scholarship opportunity, but my parents helped me to choose FP because of all the above reasons.

What memorable moments or people from your Fordham Prep experience stick out? In what ways have you changed in your time at the Prep?

My most memorable moment at Fordham Prep was being moved up to Junior Varsity for Football from Freshman football during freshman year. It was great to talk to some of the sophomores, the coaches, and teachers, about how to thrive in Fordham Prep. I was also in all honors classes at the time so it was not easy. I listened to the coaches and other team members as they all said to budget your time correctly, and that changed my life entirely. It took awhile but learned how to budget my time so I now have time for school work, the gym, and a lot of free time. Before that advice and experiences I would waste a lot of free time and then have to stay up late to complete my homework.

After graduating from Fordham Prep, where do you want to go and what do you want to do?

After attending Fordham Prep, I plan to go to college and then hopefully onto law school and become a lawyer and devote my life to public service like my Dad. I do not know what law school I want to attend, although I heard good things about Fordham Law, and I've talked to law school graduates from there, as well as other good law schools. I don't think I will leave New York, and I know I would be sending my sons to Fordham Prep without a doubt if I stay here.

If you had the opportunity to meet Mr. Moglia what would you say to him?

I would thank him for his generous and selfless actions. I would tell him all that his scholarship has done for me, and how it changed my life. I don't know Mr. Moglia, and he doesn't know me, and the fact that he is willing to pay, in part, for my tuition is truly heartfelt and generous, and I cannot thank him enough for these generous actions.

Brandon, junior

Where did you grow up and where did you go to grade/middle school?

I grew up in the Bronx on Pelham Parkway and attended St. Athanasius school.

What was the main reason you decided to attend FP? Was there a person who helped you get to this decision?

I could not make up my mind on Fordham until after I attended the HAP program. After meeting the teachers and my future friends, I knew that Fordham would be the only fit for me. My cousin, who also attended Fordham, and my father played a part in convincing me to attend.

What activities/sports did you currently take part in at Fordham Prep?

I played football for two years (outside linebacker) and I ran track and field for two years as well (sprints and hurdles).

What memorable moments or people from your Fordham Prep experience stick out? In what ways have you changed in your time at the Prep?

One memory I will never forget is my sophomore retreat. I was able to connect with people I normally wouldn't talk to in school and I remain good friends with them today. I would say Fordham has helped me to see my failures and learn from them.

You are a Moglia Scholar currently attending Fordham Prep. What does this opportunity mean to you and your family?

Mr. Moglia has given my family and me the opportunity of a lifetime, and for that we are eternally grateful.

After graduating from Fordham Prep, where do you want to go and what do you want to do?

I plan to attend the Naval Academy and become a Navy diver.

For a prospective student looking at Fordham Prep, what piece of advice would you give him and why choose Fordham Prep?

As I tell everyone I meet in open houses and recruitment sessions, Fordham Prep is a place for boys who fully dedicate themselves to both their work and their community. All you need to 'survive' in Fordham is a strong work ethic and to be open to growth.



If you had the opportunity to meet Mr. Moglia what would you say to him?

I would like to tell Mr. Moglia thank you for making my dream come true.

Paul '13

Where did you grow up and where did you go to grade/middle school?

I grew up in Yonkers, NY and attended Paideia School 15 for elementary school and Museum Middle School (now Riverside High School) for middle school.



What activities/sports did you currently take part in at Fordham Prep?

I participated in several clubs such as the Asian Society, Studio Art Club, and Computer Club. I also had the privilege of being inducted into the National Honor Society, Societa Onoraria Italica, and the Cum Laude Society.

What memorable moments or people from your Fordham Prep experience stick out? In what ways have you changed in your time at the Prep?

One that immediately comes to mind is when I went overseas on a EF Tours trip to Paris, Florence, Rome, and Milan organized by Mr. Bozzone. I was able to enjoy the historic sights and sounds, experience the rich culture, and of course, enjoy the great food of different countries. Another was when we stormed the field as the Fordham Prep varsity soccer team won the CHSAA championship game in penalty kicks. I have to thank all of the my teachers and peers for making my FP time so memorable, but special shout outs to Mrs. Estrella, Mrs. Simeone, Ms. Dempsey, Mrs. Zefran, Dr. Lee, Mrs. Salvatorelli, Mrs. Honigman, Mr. Bozzone, Doc Carney, Dr. Gelpi, Mr. Pedro, Mr. DiGiorno, Mr. Distefano, Mr. McNamara, Mr. Curran, Mr. Haag, and Mr. Traendly.

You were a Moglia Scholar during your time at Fordham Prep. What did that opportunity mean to you and your family?

Being a Moglia Scholar was an honor and privilege. It meant so much to my family in the aftermath of the Great Recession, where we fell on some difficult financial times. It allowed me to worry just a little less and focus on my studies.

For a prospective family looking at Fordham Prep, what piece of advice would you give them as to why choose Fordham Prep for their son? How did you change from your first year to the last at the Prep? What lessons did you take from the Prep that helped you succeed in college, professionally, and personally?

I would say Fordham Prep is more than a high school, but it is a fraternity and brotherhood. Not only will you receive a high level of education and join a distinguished alumni base, but you will learn what it means to be a man for others and care for more than just yourself. As you spend time in the halls of FP, you change your perspective from focusing on your own interests and shift to ones of empathy, sympathy, and compassion. I find the most important lesson that has stuck with me from The Prep is when you put others first in love, you gain more in all facets of life.

If you had the opportunity to meet Mr. Moglia what would you say to him?

Simply, I would like to extend my deepest gratitude and thanks for all that he has meant to the Fordham Prep community, my family, and me. I would not be where I am today without his generosity and understanding.