

# James Etter

## Building a New Way to Learn

Jim Etter has a lot of energy — so much that it sometimes makes his thoughts move too fast for articulation. Words and phrases bounce when he talks. Most of his energy is intellectual now a days, but when he was young, a lot of it went into baseball.

“I was a fast runner and had a major-league arm,” Jim recalls. “I played ball five times a week in my neighbor’s pasture and in high school I played varsity ball for three years. I was suspended from the high school team all three of those years for silliness like skipping school, or smoking in the bathroom, and one year I threw a school bus seat out the window on a major highway when we were coming back from an away game. I was actually suspended 22 times during my high school years,” he reflects.

Some of Jim’s energy still finds physical expression. He is still running and competing. In March of 2019 at the USATF Masters Indoor Track and Field National Championships he finished third in the 400-meter in his age group and won a gold and silver medal in the 400x2 and 400x4 relays. But for the last 28 years most of his energy has gone toward answering this question: How do you make education available to people who can’t get it from a conventional classroom, for one reason or another, including people like his former self?

His mother worked at home, raising and feeding five children, of whom Jim is the youngest. “We had a full acre of garden space,” Jim recalls, “and we canned between 1,500 and 2,000 quarts of vegetables every year. Probably sixty percent of our meat came from wild game — we had six Beagles for hunting rabbits, and we took several deer every year. And fish: we always ate fish on Fridays. My parents were good solid Catholics. Education wasn’t their focus, church was. You didn’t have to go to college, but you had to go to

church. My mother wanted me to be a priest,” Jim recalls.

“My parents were good people, but I was unsupervised a lot of the time, so I developed a forward-leaning spirit — I never asked for permission, I asked for forgiveness. I see that now as the gift my parents gave me. And as I grew older, I realized I didn’t have to ask for forgiveness as much.”

After finishing high school, Jim had no clear vision for his future. He took a job at the local Safeway grocery store and went about his business day to day. When he was 19, his high school baseball coach suggested that he take a shot at playing professionally, so he attended a training camp for one of the Pittsburgh Pirates farm teams. While he was there, he received a call from his mom saying a letter had arrived at the house. His draft number had come up for military service, so he left the Pirates training camp for another kind of training at Paris Island.

That’s where Jim discovered the philosophy behind his current educational venture, Citizens’ High School. “They have a great program at Paris Island,” he says. “You want to be a Marine? Okay, come on down. Here’s the performance standard. It’s the same for education and learning. If you want to be a student at any school — great, come on down. It’s all about having the desire to learn.”

Jim chose the Marine Corps over other service branches because he had heard that they had a robust sports program and he might be able to play baseball as a Marine. But instead of putting him in cleats, the Marine Corps put him in boots and sent him to Vietnam. He saw combat during the height of America’s involvement in the Vietnam War, from 1966 to 1969, and he was wounded twice during the siege of Khe Sanh.



Jim traces a number of formative realizations to his experience in the Marine Corps. One was that most of the enlisted men all smoked and drank, whereas the officers didn't because they had to meet performance standards. "Alcohol and cigarettes were a big part of my family's culture," Jim says. "My brother died when he was sixty of alcoholism, and my three sisters were all heavy drinkers. Fortunately, I didn't get that gene." He admits to dancing on the bar a few times, but that was just part of the Marine Corps culture at the time. He began to see a much different lifestyle without alcohol and cigarettes.

He also realized that the officers all had college degrees and that most enlisted men did not. "I served with a fellow Marine named Mike Vance who had completed three years at UCLA and would say that he couldn't wait to get out of the Marine Corps and back to college. He introduced me to Steinbeck novels. I had never done very much reading before that, but talking to Mike, reading Steinbeck, and looking at how things were, made me want something more in life."

So after his three year tour in the Marines, Jim and his wife, Nancy, enrolled in Northern Virginia Community College (NOVA), which was a brand new institution at the time. "I literally had to take my desk out of the box and assemble the pieces before I could sit down for my first class," Jim recalls. After a couple of years at NOVA on the GI Bill, Jim and his wife transferred to Virginia Commonwealth University (VCU). Jim had married Nancy, a girl from down the street, just ten days before shipping out for Vietnam. "I couldn't have picked a better spouse," Jim says. "Whereas, I don't know what she saw in me. But she must have seen something that I wasn't aware of. All I can say is that at that time I wouldn't have married me."

"Nancy and I went to college together. The first two years I went to school full time and Nancy worked full time. During the last two years, Nancy and I both went to school full time while I had a part-time job.

It was in his junior and senior year at VCU where Jim discovered the joy of learning. "During my first two years of college I was still being influenced by my friends, but when we went to VCU I didn't have the influences of 'my old high school buddies.'" It was just Nancy and me, and I quickly decided to really focus on my education."

"I had always been a learner," Jim says. "But I didn't realize that when I was younger. Exposure to the learning world changed that. I found that I could excel individually, as I had in sports, and I started to like learning."

Jim and Nancy both earned Bachelor's degrees in History. Upon graduation they had \$3,000 in debt and \$3,000 in savings. Hoping to improve on that zero-balance sheet, Jim went to Washington, DC to interview for a job with Procter and Gamble, but he reports that on the way to that interview he saw one of those clever recruiting posters from the 1970s which suggested that the Marines were looking for a few good men. That call resonated with him, so he answered it.

With his three years of previous service and his college degree, Jim was eligible for aviator training, and that's the field he decided to pursue. Jim worked hard during his career in the Marines and was selected for the Navy Fighter Weapons School, better known as Top Gun, which trained elite aircrews in special tactics for defeating Soviet fighter jets. "I've always given a lot to whatever I do," Jim says. "Whether it was mischief or good stuff. I never trotted to first base; I always ran. And I applied that same approach in the military."

To gain a deeper understanding of military strategy and tactics, Jim began his own self education program in military studies. As an example, Jim completed the Naval War College by correspondence when he was just a Captain. The resident base war college requires you to be the rank of Lt. Colonel or Colonel to attend.

It was also about this time in Jim's career that he began to write and publish articles in Navy and Marine Corps magazines. "At first I was not much of a writer," Jim says. "Writing was never my main focus. So, I started reading books that were above my head and began mimicking their style—the phrasing, the structure of the argument—and eventually I came to be known as a writer. Marines would approach me and say, 'I read your article in this or that publication, and what you said really stuck with me.'"

Sometimes what Jim said undermined conventional wisdom or deviated from standard procedure, and that ruffled some feathers, to a degree that may have hindered his advancement up the chain of command. "I was not well-liked," he reports. In 1991, after being passed over for the rank of Lieutenant Colonel, Jim retired from the Marine Corps and turned his attention toward the

challenge of educating officers like himself—people with desire who lacked opportunity.

“I was very lucky when I retired,” Jim reports. I had saved well and didn’t have to find a job right away. So I spent about two years in my basement, trying to envision what a twenty-first century university would look like. The conventional paradigm of going off to college after high school had its appeal, but it doesn’t work for everyone.

Jim founded and built the American Military University with the help of a partner who understood the nascent field of internet technology. The school found such an eager client base that eventually Jim decided to launch a parallel institution called American Public University to meet the needs of people who were not involved with the military. That twin enterprise attracted the attention of venture capitalists who took it over in 2004. “They invested ten million dollars,” Jim reports, “and received a return of one hundred and sixty million dollars over five years.”

At that point Jim was free to devote all of his attention to the challenge of serving people’s educational needs that were not being met by our current public education system. He was especially interested in serving the educational needs of single mothers who were not able to meet the demands of a conventional classroom-based paradigm. The focus of this new arrangement for learning was to “educate the parent to educate the child.” “That’s like getting a two-fer,” Jim says. “When you educate the mother, you also educate the child.”

Jim has spent the better part of 15 years exploring the question of how to meet the needs of a single parent. In addition to his US research, Jim has travelled the world from Asia to Central America. He has bicycled and hiked through countries as diverse as China, India, Honduras, and Nicaragua and has talked to people and education institutions about their country’s educational systems while trying to imagine innovations that might turn faltering systems into juggernauts of learning.

“How do you build an education door for people to knock on it?” Jim asks. “What is it that people need without realizing for themselves that they need it? He wanted to figure out what that was and then build it—an education system whose focus would be on the low-income learner who has

a high desire to learn.

Jim does not believe the K-12 education system is broken in America, but it does have some problems. What is needed is for more children to come to kindergarten ready to learn. Most kindergarten and first grade teachers will tell you that they wish they had 25 children in their class like little Mary or little Billy. If they did, they could teach to a higher level. And when asked why they don’t have more children “learning-ready” in their classroom they will tell you, “Because the children don’t come to us in that ‘learning-ready’ mode.” It’s a parenting issue, not a K-12 issue.” Some children are one or two years behind when they reach kindergarten and the research shows that most will never be able to catch up.

If you’re going to break the cycle, you have to educate the parent to educate the child. The reason I got involved with my current education institution, Citizens High School, was to start a pilot program for teen moms. My final goal is to establish a university with a focus on educating the parent to educate the child.

In July of 2017, Jim purchased Citizens High School. At the time Citizens had about 70 to 80 students and now in January 2020 it has over 900 students. The school has added an entire online program with over 200 electives and additional educational tracks—Teen Moms Program, African American Studies, etc. And most courses have English and Spanish curriculum side by side and an entire program for homeschool students.

Citizens hopes to function both as a free-standing educational provider and as a supplement to the conventional system, making courses available where public schools can’t afford to generate such courses themselves.

“Citizens Distance learning is different,” Jim says. “It’s not a teaching model, it’s a learning model. John Dewey said, ‘True learning is based on discovery guided by mentoring rather than the transmission of knowledge.’”

In a learning model system, students with a high desire to learn cost the system almost nothing because they learn for themselves. One person may learn at 20 miles an hour while another learns at 50 miles an hour so you need a learning architecture that’s geared to both.

Citizens views itself as a virtual, education institution that provides social mobility through learning. The overall growth strategy is to create

products and services that closely touch the lives of high school and university students, as well as other learners, to help them gain the social mobility they seek through educational achievement. Citizens uses technology, 21<sup>st</sup> century pedagogy, and innovative cost structure that allows them to deliver a state-of-the-art education experience open to anyone with a desire to learn. Our research suggests that currently there is no specific teaching or learning models, be it classroom based, blended, or online learning that can definitively deliver any better education outcome than Citizens High School learning model.

Different things in life have inspired Jim. One is the fable of the Lion and the Gazelle. 'Every morning in Africa, a gazelle wakes up. It knows it must run faster than the fastest lion or it will be killed... The Lion knows it must outrun the slowest gazelle or it will starve to death. It doesn't matter whether you are a lion or a gazelle. When the sun comes up, you'd better be running.'

Jim is a businessperson and he realizes that someone is always trying to figure out how to put you out of business and that someone better be yourself. And as soon as you figure out how to put yourself out of business, then reinvent your business before that other person does.

Jim is continuing his education pioneering. His final goal is to make access to education and learning, just like access to electricity. If you want some, just plug in and take as much as you need. Education and learning needs to be available to anyone who has a desire to learn no matter where you are in the world.

Jim is inspired by a couple of his favorite quotes. One is from Robert Louis Stevenson who said, "Don't judge each day by the harvest you

reap but by the seeds that you plant." The other is from Franklin Delano Roosevelt who said, "We cannot always build the future for our youth, but we can build our youth for the future."

Jim's leadership style is question-oriented. "Go after the question, not the answer. Present the question and find the people who can get you the answer. If you get the right answer to the wrong question, our solution is useless."

His advice to young people would be: learn how to lean forward in life. Don't be afraid to fail, but try to fail forward. "Different sayings drive me," Jim says. "'What gets you here is not going to get you there.' 'If you want things to stay the same, you will need to change.' 'It's Friday night: where do you want to be on Sunday morning?'"

If you know the answer to that question, Jim Etter wants to help you get there.

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*President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial planning and wealth management services to affluent individuals, families and business-owners throughout the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on providing high-quality service and independent financial advice to help clients make informed decisions about their money. For more information, visit [www.BernhardtWealth.com](http://www.BernhardtWealth.com) and [Gordon's Blog](#).*