



ROBERT M. GARDINER

CLASS 83-43

After graduating from Officer Candidate School, Mr. Gardiner was assigned to the 78th Infantry Division, Camp Butler, North Carolina. He served in combat with that unit in the European Theatre of Operations during World War II. During that period he was promoted to Captain and later awarded the Silver Star, the Bronze Star, the Purple Heart and the Belgian Cross of War for his combat actions.

In 1988 Mr. Gardiner wrote the "*The Dean Witter Guide to Personal Investing*", a critically acclaimed and authoritative guide to understanding personal investing and effectively putting readers' financial resources to work for them. Drawing on 40 years of experience the book used concise, easy-to-understand language and no nonsense advice to outline financial strategies for the personal investor. He stressed that patience, discipline, and planning would enable people without exceptional income to attain "financial serenity." Along the way, he persuasively challenged some of Wall Streets most cherished presumptions.

Mr. Gardiner has been a leader in the financial services industry for decades, serving as Chairman and CEO of the Dean Witter Financial Services Group, Chairman of the National Association of Securities Dealers, Vice-Chairman of the New York Stock Exchange, and founding Chairman of the Securities Industry Association. Currently living in New Jersey and Florida, Mr. Gardiner continues as a senior advisor to Morgan Stanley Dean Witter.