



As you know, the world is full of important people. From presidents to scientists to singers, all celebrities influence our culture in different ways. But when it comes to us as individuals, there are few people more influential than our fathers. Fathers inspire us, guide us, and motivate us. They not only shape who we are, but also what we will become. Their impact can even be felt long after they're gone.

Take the story of Rivaldo Vitor Borba Ferreira ... or just Rivaldo for short. Rivaldo is a retired Brazilian soccer player, famous the world over for the goals he scored, the trophies he won, and the skill he displayed. But that's not what makes his story so compelling ... nor is it what this letter is about. This letter is not about Rivaldo the athlete, but Rivaldo the father and Rivaldo the son. It's about family.

Rivaldo spent his childhood in Recife, a city on Brazil's northeast coast. Like most cities, Recife has both its glamorous side and its less glamorous side, and it was the latter where Rivaldo was raised, in the *favelas* (Portuguese for slums) of the giant port city.

Soccer has always been huge in Brazil's metropolitan areas, especially in the poorer quarters. That's because, for children growing up in a favela, soccer is more than just a game—it's a means of escape. Rivaldo spent most of his days selling souvenirs to tourists in order to bring money home for his family, before devoting his nights to kicking a ball around on the beach. But while playing with his friends was fun, it wasn't enough to stave off the effects of poverty and hunger. Rivaldo and his four siblings all suffered greatly, especially due to malnutrition. Even today, as a famous and successful athlete, Rivaldo still seems unable to cast off the physical effects of malnutrition. His face and frame are still as gaunt as ever, and he's worn dentures for years—the hunger he suffered as a child made his teeth fall out.

Hence, soccer: the only way to forget the pangs of an empty belly. When the tourists went inside their hotels to sleep, Rivaldo could play, run, and dream; dreams of playing before thousands of adoring fans. Dreams of playing like the legends he saw on television, dreams of a better, safer, *easier* life. But to Rivaldo, they were only dreams. "I never really thought I could be that good," he once said.¹

But one person *did* believe: his father, Romildo. The two were very close. Romildo had his own dreams, too: dreams of a *real* escape from the slums, not just a fantasy one. He encouraged his three sons to train hard and get better at the sport they all loved. It was their best hope at a better life. "He always said to us that one of the three brothers would be a professional footballer," Rivaldo recalled in an interview.¹

But when Rivaldo was 16, his number one fan was taken away forever. His father was killed in a car accident. Rivaldo was devastated.

Without his father, soccer meant nothing anymore, and he went a whole month without playing. But his mother begged him to continue, saying, "You can't give up now. You must make your father's dream come true."¹

So Rivaldo the son kept on playing for Romildo the father. And he *worked*, even going so far as to walk ten miles by himself almost every night in order to train with his team. He couldn't afford a bus. But through it all, he once said, "My father never left my side; on the street, on the beach, he was always with me. He helped me on the road to becoming a professional, and now I play just for him."¹

And what a professional he was! By the age of twenty, Rivaldo had turned pro. Soon he was playing for one of the biggest teams in Brazil. By his mid-twenties, Europe was calling. Rivaldo spent over a decade playing overseas, including a stint at Barcelona, one of the biggest teams in the world. He made more money than he ever thought possible, and listened as tens of thousands of fans chanted his name. Just like in his dreams. Just like in his father's.

In 1999, he was officially named the best player in the world. Three years later, he won the World Cup with Brazil.

Despite his success, he never forgot his background. He founded his own charity, and always donated a part of his wages to help the children who looked up to him the way he had looked up to the legends of his own youth. He also started a family of his own. Rivaldo the son had become Rivaldo the father.

One of his sons is named Rivaldinho, Portuguese for “little Rivaldo.” True to his namesake, Rivaldinho is a soccer talent, too, currently playing for a team called Mogi Mirim EC, one of the first teams his father played for ... and the last.

Rivaldo’s long road out of the slums passed a new milestone on February 19th, 2014.² Forty-one years old, Rivaldo returned home and signed with Mogi Mirim. On the aforementioned date, ten minutes into the second half, Rivaldo came off the bench and joined his eighteen-year-old son on the pitch for an official game. They played together for just over half an hour inside the *Estadio Romildo Ferreira* ... the stadium named after Rivaldo’s father, Romildo.

“I thank God for this moment,” Rivaldo said afterward, shortly before retiring. “I am really happy to have played with my son.”³

Once upon a time, he had wanted to quit. But Rivaldo the son kept playing for his father, so that, in the end, Rivaldo the father could play with his son.

From all of us here at Hudock Capital Group, Happy Father’s Day! Thank you to all fathers everywhere!

Sincerely,



Barbara B. Hudock, CIMA®, CPM®
Chief Executive Officer
Founding Partner



Michael J. Hudock, Jr., CPM®
President and Founding Partner
Wealth Consultant

¹ “Rivaldo: In the name of the father,” FIFA.com, February 1, 2000.

<http://www.fifa.com/ballondor/archive/edition=1999901999/news/newsid=74934/index.html>

² Matthew Nash, “Rivaldo and son Rivaldinho play at Rivaldo Stadium,” *Metro*, February 19, 2014. <http://metro.co.uk/2014/02/19/rivaldo-makes-history-by-joining-son-in-brazilian-league-action-at-the-age-of-41-4309839/>

³ “Rivaldo and Rivaldinho play together,” *Marca*, February 19, 2014.

http://www.marca.com/2014/02/19/en/football/international_football/1392844760.html

