

## ODD JOBS PART III

**MAGAZINE SALESMAN** - When I finished my six months active duty, I answered an ad in the Miami Herald and was hired immediately to be a door to door magazine subscription sales person.

I was a part of a four-man crew that would be transported to suburban neighborhoods to peddle mags. I sold very little and gave up after two weeks.

**CREDIT CLERK** - My first real job. I soon went to work for Shaw Brothers Oil Company, an affiliate of Pure Oil Company. The \$75.00 a week pay seemed pretty good and I liked the work. During this period Carolyn and I got engaged, I returned to school and did my monthly reserve drills. Unfortunately for me I got laid off, fired, after six months and had to hit the pavement in search of work again.

**BANKER – 1<sup>st</sup> NATIONAL BANK OF MIAMI** - I began on December 15, 1959 and left on August 18, 1967. You may wonder how I remember some dates and I hasten to assure you that my memory is not all that good – it's just that other events were unfolding that coincidentally marked my mental calendar. For example – Carolyn was pregnant and delivered Jeffrey Quentin Serle on August 21, 1967 just after I left the bank. Thought I'd died and gone to Heaven! Regards remembering the starting date – I got a \$25.00 Christmas bonus for the fifteen days in 1959 that I worked as a banker-thought I'd died and gone to heaven!

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This is how the bank looked in 1959. The building was brand new that year and a pleasure to work in. Most of the tower was devoted to the bank but there was a multi-storied parking garage attached.

I told you how I got this job in my “Fear of Poverty Dissertation.” I worked for the Installment Loan Department but I held a variety of increasingly responsible positions and believe that, had I not been lured away, I think would have wound up as president of a mid-sized bank in Central Florida and thus missed

much of my life. I think that some of my FNB supervisors would disagree. LOL.

Back then there was no branch banking in Florida. The First National Bank of Miami was the largest bank in the state. It had one thousand employees under one roof, in the tallest building in Florida. It was a Billion Dollar Bank. Not much by today's standards but it was a lot then.

The job was Outside Man in the Dealer Discount Section of the Installment Loan Department. My boss was Assistant V.P. Robert Lytle.

I spent most of my time systematically taking inventory at the area's Ford Dealerships under the hot Florida sun. We had a big Trust Receipt Financing business that supported our retail Auto Lending. We financed (owned) the dealers' inventories. In return we had the “right of first refusal” for all auto financing generated by the dealers. We had to physically check their inventories to make sure that we got paid for every car they sold, as soon as they sold it. (This is the same type of financing that tripped Dad up.) I changed my schedule of visitations every day so that the dealers could not predict when I'd show up.

I also visited the homes of customers whose loans were generated by dealers (this included awnings, appliances, home improvements, pianos, and such) I had to check the actual terms of the deal to make sure that the dealer wasn't cheating the bank, look at the work or car or piano, etc., and make nice with the customer.

The customer contacts were often done at night and in strange neighborhoods – I got to know Dade and Broward Counties (Miami and Fort Lauderdale) pretty well. I was a Coast Guard Reservist one weekend a month and went to school five nights a week.

I was at the University of Miami on Monday, Wednesday and Friday, nights working toward my degree. It was a slow process and I didn't graduate until 1965.

On Tuesday and Thursday nights I attended excellent classes sponsored by the American Institute of Banking (AIB). Our instructors included lawyers, CPA's, top banking officials and other experts. The courses included many aspects of bank operations such as Installment Lending, Commercial Loans, Public Relations for Banks, Effective Speaking, Effective reports and Letter Writing, Accounting, Negotiable Instruments, Business Law, and so forth.

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After I graduated from the University of Miami, I transferred to the Collections Department, as an outside man again. Mostly I visited delinquent customers and tried to collect payments, repossessed cars and investigated "Skips." After a time I was promoted to be a desk man collecting delinquent accounts by phone. There was a hierarchy in our collections department. Outside man, Fifteen-day desk, Thirty-day desk, Unit Manager, Charge-off manager, Assistant Collections Manager Pete Bellows, Collections Manager James A. Faircloth.

John A. Faircloth was a bank officer whose rank was Assistant Cashier. He reported to Bob Lytle, Assistant Vice President who reported to the Vice President of Installment Loans, William Howard who reported to Senior V.P. John Sessions. The President and Chairman of the board was Harry Hood Bassett. The fact that I remember the names of these men, and the many other men and women that I worked for is due to the enormous influence they had on my happiness, education, and welfare for an eight-year period.

I know that the higher-ups weren't all tough, type-A, chain-smoking, alcoholic sons-of-bitches. There were a few good guys. By and large they were often mad at each other and at life and they concocted a strange and harsh regime. It was the devil I knew, so I stayed on, grateful to have a job. After a couple of years in Collections I was promoted to the Direct Lending Department where we received and processed Loan Applications from the "Walk-In" public.

A couple of stories you ask? Well OK. But, remember, banking is such a dry business.

Here's a vignette from the direct Lending Department: I'd been with the bank for three or four years and in 1965 I was taking loan applications and closing loans for people who came directly to the bank. There were about ten people in the Direct Lending Section.

**IRATE CUSTOMER** - We rotated the duty of calling rejected applicants before the close of business each day. I had the duty of calling rejected loan applicants one day when I encountered a particularly eloquent and disgruntled customer who needed a \$400.00 loan to help with birthing expenses. Mrs. Krutz was about to deliver and she didn't want to hear that we wouldn't be lending her the money.

"Excuse me," she said, "We really need the money. My husband's insurance doesn't cover obstetrics. You are our last hope. We always pay our bills and our credit is excellent. You must make this loan!"

It was almost quitting time and I was tired but I had a personal need to make even rejected applicants feel good. "Look Mrs. Krutz. It's just that you are a little overextended according to the bank's policy. You can get the money elsewhere. Your own bank won't turn you down."

"They already have," she sobbed. "I'm due today and we have to have money for the hospital. Please," she was begging, "You can help me. I know you can. Please!!!"

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“So,” I calmly responded, “Go to Beneficial Finance. They’ll do it for you.” I knew this from personal experience. Beneficial always came through.

“You Bastard,” she hissed. “You people are all the same! Listen carefully...” She banged the phone down so hard it hurt my ear.

I remember this conversation so well because I married the lady just a few years later. My how the world turns.

Here’s a collections Department story:

**REPO MAN** - “Judith Anne Chan,” he whispered. (That’s pretty close to her real name.) My boss Don Stoneaker - we always called him Stoney - made me sit close to him. “Bill,” he said, gazing into my eyes to make sure I was present. It was 8:30 AM. on a fine Monday in June. “We gotta get this car.” It was a red 1961



Ford Galaxy Sunliner convertible - top of the line, three payments past due, owner’s whereabouts unknown. It was time for Outside Man to go into action.

I went to Judith’s last known address, an ordinary Southwest Miami tract home in a working class neighborhood. No Luck. The house was empty and the clean garbage cans gave me no clues. There was no mail in the box. A neighbor gave me an ear-full. Judith had four young children and a Chinese husband. She abandoned him and the four kids to run away with a lesbian girlfriend. Big scandal. Chan disappeared with the kids. I spoke with all the neighbors I could find. Some others corroborated the story but no one knew the whereabouts of Judith or her snazzy convertible.

Stoney was disappointed. He had somehow tracked her to Connecticut and lost her. I was his only hope.

Then a few days later we get a big break. A money order for a payment drifted in. It was purchased in Miami Beach. I took Don Dodson, a new man, with me to repo the car. I went to the drug store where the money order was purchased but could not sweet talk them into giving me an address for Judith. So I go into bloodhound mode and scour the neighborhood looking for a red Ford Convertible. And then, to my surprise, I actually found it. It was unlocked - in the driveway of a little apartment house. I found a mailbox box marked Chan but got no answer when I rang the bell. So I did what came naturally.

I prepared to repo the car. First we popped the trunk and emptied everything we found into a cardboard box carried for the purpose and stripped out the glove compartment contents. Just

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the usual junk. I would hot-wire the car when I was ready to start it. Steering wheel locks were not yet invented. Easy peasy.

“HEY! What do you think you’re doing?” It was her landlord who pulled a big Buick in behind the convertible so as to block us from moving it. I realized that we should have just hot wired the car and packed it up later.

“Repossession sir. First National bank of Miami.” That normally worked.

“No way. That’s Judith’s car and you ain’t taking it until she says it’s OK.”

He told me her “roommate” worked about a block away so I left Don to watch over the car and hot-footed it to her office, a travel agency. She doesn’t have a key but tells me that Judith is waiting tables at a deli just a few blocks away. Again leaving Don to watch the car, I drive to the deli and come face to face with Judith.

I sat at the counter and waited for her to come to me. She was a petite, pretty young thing. No sign of the horns or scales that I imagined her to have were in sight. She had a nice smile and a cute figure and was dressed in white. “Can I help you?”

“I’m here to repossess your car Miss. I need you to give me the keys.”

She gave me a horror stricken look and moved away to take care of a customer. I wait. She returns and explains, “Hey. I just sent in a payment. Can you check your office please. I’ll have the rest very soon.”

“No, sorry. I need the car now but you can go down to the bank and fix things up with them yourself.” My heart was heavy but I had to be firm. She left me again several times to do her work while I waited. Each time she pled her case, she cried. I refused to listen. Finally she cracked and went to a purse hanging on the wall to fish out a set of keys. “You Bastard. Take the fucking keys!” She threw them at my face, hard. I ducked so I only got a little scratch on my left ear.

As I exited calmly through the front door I heard a customer signal her, “Oh Miss. There’s something wrong with this chicken salad...”

Judith was having a bad day. I gave the landlord her things and drove off with the top down, making Don Drive the bank’s Ford Falcon.

Stoneacre was proud of me. “Good Job Bill! Thank you.”

Then the shit hit the fan. Judith sued the bank, its officers and me, for harassment, embarrassment, trespassing, and assault. I had to give a deposition at our lawyer’s office a year or so later. The lawyer, Joe Black said, “Hey Bill. Good story.” Typically, neither Stoneacre nor I ever got the back end of the story. The bank played everything close to the chest and the final results of the case are unknown to me.

There were many repossessions but I can only remember one other name – Slobber Lee Brown. He owed just one more payment and they made me take his car. He’d been consistently

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late with payments for 36 months and the bosses were paying him back for being a pain. I assume he got his car back. I hope!!!! He was a really likable. His worst sin was being black and having a nice car.

I was in school five nights a week and took a two week service school every summer with the Coast Guard. I busy and stressed out all the time.

One promotion brought a big decrease in pay. They moved me inside so I lost the use of the company car. My company car had been a VW Karman Ghia that I loved. It was sporty but had no A.C. No one else had cool air either.

Did I mention that the bank was very thrifty? For two-and-a-half years I drove my company car home every night and never had to pay for gas, repairs, inspections, or anything. Personal use was permitted. Now I was scrambling to find a way to commute the nineteen miles from South Miami Heights to downtown Miami, go to school, go to Coast Guard Reserve meetings, and visit my folks in Fort Lauderdale and Carolyn's in Miami. Worst promotion I ever had.

Arnold Wenzloff, a fellow collector, had a dandy little Volvo but no license to drive. I hooked up with him as we had the same hours and lived very close. When he vacationed, I bussed, drove myself, or hitched with others as opportunities arose. Everyone who worked with the bank had to watch their pennies.

In the Collection Department a new man would start calling customers who were fifteen days late on a payment. When sufficiently seasoned he would take the thirty-day chair.

I worked my way up through the chairs. Fifteen days. Thirty Days. Unit Manager. We had dial phones but no computers, no copy machines, cell phones, e-mail, electric calculators or adding machines. We used ball point pens and wrote everything that customers promised in shorthand.

*H pp nlt 19. S unempl. Sick. FU 20* (Translation = Husband promised to pay no later than the 19th. Wife unemployed due to sickness. Follow up if no payment received by 20th.) The system worked great. We began our collection efforts fifteen days after the due date. It made sense to out wait the ten-day late-fee kick in. We tried not to let accounts remain delinquent beyond our report dates, the day we'd have to hand the account over to a higher-up who might be critical of slack efforts or softness.

**DIGNIFIED BANKING** - We were hard on our customers. Our system was stupid. The bank is no longer in existence. When I was unit manager, Dave L., my fifteen-day man came to me with a problem. A customer refused to talk to him. The awning payment was \$15.00 and their kids were screening the calls. I told him to pretend to be a friend. He learned that the customer was bowling. "With our money," I reminded Dave. I told Dave to start calling bowling alleys until he found the customer. He did – customer got mad and hung up on him. "So Bill, what

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now?"

"Call him back," I advised, "and this time you hang up on him."

Dave did as I suggested and reported that he made sure to hang up hard! "Now what Bill?"

Now I was in a bind. How to get past this without the customer coming to the bank and complaining about us? The only thing I could think of was to ask Dave to call him again and apologize. He did and it seemed that the apology was well received. They made a date to meet at a bar the next night and have a friendly beer. Dave not only got the payment and a free beer, he made a friend, and there was no more problems until we had to let Dave go for getting arrested for stealing hubcaps while using the bank's car as an outside collector a few months later.

Then I was promoted to the direct lending department and later to assistant Credit analyst working for Fred Tutt, Assistant Cashier; the Installment Loan Department's Credit Analyst. This was a very interesting job and when Fred was promoted to AVP Commercial Credit Department, I got his job and a little office and secretary to take care of correspondence. But no raise in pay and no title - darn it!

### **LIFE INSURANCE SALES -**

My Uncle, J. Ray Roets, a likable, assertive, and knowledgeable fellow, made it good as a life insurance salesman. He was married to my mother's sister, Virginia, and had only one child who in turn bore them eight grandchildren.

Ray and Virginia moved to a nice home in the Plantation section of Fort Lauderdale in the early 1960's. I visited them often with and without my parents.

After a meal, Ray liked to retire to his home office to sit in his swivel chair, smoke cigarettes, and visit with me. We talked about Ray's insurance success, my career at the First National Bank and at school.

"Billy," he'd say, crossing his legs and leaning back, "How would you like to make ten



Elsewhere in Bill's journey I mentioned my fear of public speaking. I was a mess if I had to give an answer in class or school. I got over this phobia thanks to a class in effective speaking given by the American Institute of Banking and membership in a Toastmasters club.

Notice the sleepy guy in the picture. I think it was the dinner and not my speech. This may have been at a bank sponsored speaking contest. I can't account for the long sideburns. When I was an officer no one in any of my units could have this much facial hair unless he had a letter proving that he was an undercover cop.

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thousand dollars a year?" He had a sparkle in his eye and a smile on his face.

The first time this came up I was pretty busy with work, the Coast Guard, and school. Carolyn and I had a baby on the way so I didn't take him up on his offer. I hated the idea of sales and cold calls.

Ray's salesmanship and persistence on the subject led me, in time, to study and obtain a Florida licence to sell life insurance, on a part-time basis, in between working at the bank and my Coast Guard duties. Ray's company was the Midwestern United Life Insurance Company located in Fort Wayne Indiana specializing in high premium whole-life policies which were also a savings vehicle.

Over a year or so I did make a few sales, recruited another potential agent, my friend Nick Keenan, and made a few friends. But it was all reluctant and I never got my teeth into the job. So I quit and fell a few notches in Ray's estimation. Mine too.

I now realize that I could have done well in sales but at that time I wasn't yet trained by Toastmasters and the Coast Guard. I also realize now that insurance company savings plans may not be the best way to build wealth and whole live plans don't usually provide enough insurance for the needs of families.

Meanwhile I was still working hard at the bank.

### **MEDICAL ADMINISTRATOR – SIEGAL MEDICAL GROUP, P.A. - AUGUST 19, 1967**

(SMG) I consulted with Carolyn of course. Told her about the job offer with a big increase in wages. She said to do whatever I thought was right.

Dr. Siegal had a business called The Overweight Medical Clinic with seven medical offices in Dade, Broward, and Collier Counties. I connected with him when I turned him down for a loan. His attorney actually made the application for him because he was too busy to come in. I guess the attorney liked my style. Nothing detrimental – he just wasn't a bank customer.

So I called Dr. Siegal a few days after my interview and told him yes. I'd need two weeks to work out a notice period and then I'd like a few days off as my wife was about to deliver.

When I told Carolyn she didn't congratulate me. She said "What!!! Why didn't you ask me before accepting?" She was bummed. She liked the bank job.

Dr. Siegal was happy about my decision but insisted that I come to work on Saturday, August 19, for a half day so that I could get my feet wet right away.

I went to the Hialeah clinic on Saturday morning and met quite a few people, including Daisy.

Saturday morning in the Hialeah office was a big deal. This was the busiest day at the biggest and busiest office. There were two doctors working, a waiting room jammed with patients,

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and a dozen or so women in neat white nursing uniforms. Dr. Siegal assembled the staff, including the optometrist, who shared office space, and introduced me.

Folks smiled and said, "Welcome." I probably said a couple of words. Like, "Thank you." So we were all standing around and chatting and I glanced over my shoulder and caught this exotic looking Cuban chick in a very short skirt and long, black, glossy hair making a "V" with her fingers over my head and showing a funny face. I was very amused but had the distinct impression that she didn't like me. You guessed it - it was Daisy.

On Monday morning I went to the administrative offices on Biscayne Boulevard and had to leave immediately. Carolyn was in the "let's deliver this baby today mode." I think Dr. Siegal was wondering about my devotion to duty. But welcoming Jeffrey Quenten Serle into the world took precedence over work that day. August 21, 1967.

The years between my first and last days at SMG were mostly very happy and challenging. We built up the business together from seven to fourteen clinics in South Florida plus two offices in Mexico City and four more in the country of Colombia. We managed a staff of one hundred, including ten or so part-time physicians who saw most of the patients while Dr. Siegal attended to other matters.

While we were arranging for our first foreign office in Barranquilla, Colombia, Dr. Siegal invited me to go with him to get the lay of the land and become familiar with what was transpiring. Carolyn was aghast at the thought of my leaving the country without her and, when I found out and told her that Dr. Siegal's wife was making the trip, she went ballistic!

Mrs. Siegal was working in the business and it made sense for her to go but Carolyn was jealous and upset. I left Carolyn and we divorced shortly after this – one of the saddest times of my history but, perhaps, I thought, the path to a happier life.

I spent a little time in Mexico and even more in Colombia. At one point I was in Bogota for twelve weeks locating an office, designing the layout and supervising the construction. What a blast!

Then over the years the economy, our business, and our relationships began to deteriorate.

I worked there for over eighteen years. At the end it was very difficult. Dr. Siegal and Daisy had a falling out. I won't say whose fault it was but it put intolerable pressure on me and I could hardly function. Daisy left to go to work for herself as owner of The Sunset Center



Just a reminder that I had a part-time job for almost three decades as a Coast Guard Reservist. I did four drills per month and two weeks of active duty for training.

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Sandwich Shop in the same building where our headquarters was housed and I began to look for another job while withdrawing from my usual duties as General Manager. It took two years.

I finally hit upon a scheme to go into the restaurant business too and I'll describe the details in the next section.

Daisy and I got married in 1974 and life got really intense.

Daisy's Ex-husband, David Younes kidnapped their five year old daughter Kris twice and removed her from the country. First time he left her in Lebanon. Second Time he took her to the Island of Bahrain. Dr. Siegal and his wife were very helpful in supporting us in our time of stress. Talk about complications. These were devastating problems. See [stealingali.com](http://stealingali.com) for details.

I'm proud of the many years I spent working with Dr. Siegal and they enriched my life. We were all good friends. Today I am happy to see that Dr. Siegal is still at it and selling his wares via an internet site. My departure must not have slowed him down too much.

Some of my life's great adventures occurred while I was working for Dr. Siegal. Making and realizing business plans, expanding and contracting our business as circumstances dictated, developing myself and the staff, foreign travel.

**“A couple of stories?” you say. Sure.**

**COLOMBIA** - Dr. Curé, a young physician made his way to my office on 27th Avenue one day in 1972. He told me that he was seeing patients in his medical office in Barranquilla, Colombia who needed to have their blood pressure and pulses checked for Dr. Siegal in Miami. He understood that Dr. Siegal would then mail them medications to help them lose weight. “How,” he wondered, in his deliberate but somewhat accented English, “can I help? He was interested in building up his practice and was very impressed that Dr. Siegal had so many patients in far-away Colombia.

I liked the guy and understood that he had come all the way to Miami to meet Dr. Siegal. He had no other reason. The currency problems of the day made the trip very expensive for him as the Colombian peso wasn't worth much here. It was a big deal for him and I convinced Dr. Siegal to see Dr. Curé.

This was a big deal too because, at that time, Dr. Siegal was a full-time law student and had a new wife and baby on his mind. He hardly had time to breathe.

The two docs hit it off and cooked up a plan for Dr. Siegal to go to Barranquilla to see if they could find a way to work together. The main thing was the medications, including amphetamines, that were being used for weight loss. Dr. Siegal did not want to write prescriptions - he wanted to dispense the medications at the clinic as we did in the states. It was a part of his

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mystic.

To make a long story shorter, Dr. Siegal found drug manufacturers and other suppliers in Colombia and taught Dr. Curé his techniques. They went into partnership that resulted culminated in clinics being established in Barranquilla, Bogota, Medellin, and Cali. It became a minor profit center but the deal was complicated by currency restrictions and other problems and Dr. Siegal did not get rich from the activity. As a sidelight, a couple of years later he opened two clinics in Mexico City, the world's largest city.

My participation was limited at first to introducing the doctors and to a week-long visit to Barranquilla with Dr. and Mrs. Siegal. This was a highlight of my life at the time. Sitting with my boss and friends under a bright moon framed by swaying palm trees - having drinks at the Hotel Intercontinental. It was all so foreign and exotic. Boy did we dig it!

Then, shortly after my separation from Carolyn, Dr. Siegal asked me if I'd like to go to Bogota and get a clinic started there. Boy! Did I ever!!!

So I spent about three months in Colombia and succeeded in finding and remodeling space in one of the tallest buildings in the city - a luxury apartment building, to make an office suite for the new clinic in Bogota. This involved finding an interpreter, Dr. Curé's cousin, a driver, learning the city, negotiating with Beneficencia de Cundimarca, the Colombian lottery authority who owned the building, hiring an architect and arranging construction. Along the way I made wonderful friends of Dr. Curé's Bogota relatives who undertook to teach me some Spanish and make sure that I didn't get into trouble. Colombia in general was and still is a dangerous place to visit. Bogota was particularly dangerous. Too much poverty and too many desperate people.

On weekends and holidays we would visit and play. One weekend we visited Cartagena and I went to my first casino. The American Casino on the beach. I didn't speak much Spanish and I was a little shy about playing blackjack but my pockets were bulging with chips and markers from the roulette table. I had

thousands of pesos. At one point, I emptied my pockets and counted the chips. They were worth only a disappointing ninety American dollars. I continued to play and left the casino late at night with exactly the same amount of money I'd started with. Plus I had the pleasure of sipping cocktails with folks in evening clothes, tipping big and scoring a memory.



I'm putting this photo here to remind myself that work is not secondary to life's other events. Myself, sister and brother-in-law Jan and Art Newburg and Daisy went sailing this day to Key Biscayne's "No Name" Cove. Life was good,

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**COOKIES** - Dr. Siegal devised a diet high in fiber to help his patients and wrote a book about it. Later he baked cookies that had fiber and some proprietary ingredients to help patients lose weight. He worried that someone would steal his secret formula and was afraid to trust the production to outsiders. His solution, "We have to create our own commercial bakery and make them ourselves." I was happily tasked with making it happen.

This was a big project. I went to a friend from the Coast Guard, Senior Chief Commissaryman Harold Hilliard, who was an expert baker and chef. He was also a strong, competent man exercising a good influence on everyone.

His civilian job was teaching in Dade County's principal trade school. Chief Hilliard's kitchens and bakery were huge, totally modern and spotless. His students were clean, attentive and very interested in their training. He gave Dr. Siegal and me a tour and made us wear white gauze hats. He gave us lots of information about baking cookies and suggested the equipment list. His advice was spot-on and we were soon in business.

We had an office on Coral Way with a few of thousand square feet of unused space behind it. I arranged to lease the space, learned the health department rules for a food handling facility, bought a six-shelf Middleby-Marshall rotating oven, Hobart mixers, a cookie-dropping machine and a twenty-foot long packaging machine to allow us to wrap packages of cookies in cellophane like candy bars are wrapped.

We installed heavy duty commercial shelving to handle our storage needs and had some other exotic equipment including a hammer mill to mix powders perfectly. Doctor Siegal would make midnight visits to add his secret ingredients to the liquid proteins that were in the formula.

After a learning period our staff of newly hired bakers could make and package thousands of cookies an hour. The cookies looked terrific.

Later I hit the road as a cookie salesman and tried to enlist doctors in other states to participate with us but met with limited success. We were our own best customer.

**Dr. Siegal is still in the cookie business.**



The man with me is Joseph Perets who had immigrated from Morocco to the United States. We were very friendly and went together to see this wrapping machine before it came off the truck. We, SMG, got it running with many visits from a factory mechanic and daily tune-ups from our maintenance man Joe Tradico.