

WHAT I FEARED

I think you can tell a lot about a person by knowing what they fear. I suppose we're all different. Some of us are strong and fearless and some, like me, are driven by fear and it shapes their personalities and their opportunities in life.

There is a philosophical view that courage is knowing the dangers and proceeding anyway. On the other hand, ignorance of danger lets cowards stride forth confidently.

Many people would fear jumping off a high diving board. Learning how to dive from low boards to progressively higher boards is a way to go from being a coward to a hero on the high dive. If you are an expert high board diver, does it relate to courage at all? Is it just a skill?

Sometimes acquiring knowledge allows cowards to perform confidently as if they



Jan and Mom are beautiful in this picture. Check out my gap-toothed smile and big ears. Mom said that when I was a baby my ears stuck way out. She told me that she tried to train them back to my head with Scotch Tape but quit when they began to bleed.

Bill's Journey ~ What I Feared

were brave. As a youth, I was afraid of females, high diving boards, public speaking, tight shoes, meeting strangers, being poor, etc. I actually had too many fears to name them all.

FEMALES - My sister Jan is one of the heroes in my family and in my personal life as well. Although we have lived several states apart our whole adult lives, we are, happily, close emotionally and we often visit. She's the one who helped me develop my fear of females.

As my older sister she was at my crib-side when we were competing siblings in our formative years. Somehow she's always managed to stay ahead. We fought as sibs are wont to do. She usually won and that is where my fear developed. When we fought I got in "twoble."

My life was presided over by my mother, my grandmother, and my sister. Powerful figures. Dad, of course, was the Big Kahuna, but he was away from home most of the time between 1942 and 1954 working as Chief Engineer on merchant ships.

Playing in the streets I always tried to be one of the boys. When I got older and developed



Brave sister Janice is a few years older. She was always my idol and mentor even though we were rivals.

Here with a boyfriend on Prospect Park Lake she's looking way cool! Note the cigarette and plume of smoke. Everyone smoked back then and it took us years and years to get over it and quit.

an interest in female companionship I was on the shy side. If a girl said, "No." I listened. I guess this was a good thing.

Eventually, when I was in my twenties and thirties, I married, had children, divorced, remarried and had more children enter my life in a very positive manner. So maybe my fear of females is slightly moderated but not eliminated.

PUBLIC SPEAKING - I was shy. In school, even at the university, I could hardly get a word out in class without stammering and blushing. When considering a career I knew that I could never be in sales. I'd be crushed when anyone said no.

Then a remarkable thing happened. I was working at the First National Bank of Miami in

Bill's Journey ~ What I Feared

the installment loan department taking night classes from the American Institute of Banking. I was also in night school at the University of Miami inching toward my degree a few credits at a time. (I graduated from Farmingdale High School in 1955. I graduated from the University of Miami in 1965 with a B.A. in Psychology and Business Administration.)

The A.I.B. courses were given at Miami High School at night with area bank officers, C.P.A.s, attorneys and such teaching classes like accounting, commercial law, negotiable instruments, commercial lending, analyzing financial statements, installment loan operations, public relations, effective speaking, etc. I learned as much from these classes as I did at the University. And they were free.

So I took the class in effective speaking believing that it would teach us to relate to customers in conversation. (What was I thinking?) It turned out to be a class in public speaking. Thought I was gonna die. Or at least withdraw from the class. I told the instructor that I would have to withdraw and he talked me into giving it a try. He promised me that I wouldn't be embarrassed. Taylor Larimore was his name.

Sure enough, the class under Taylor's tutelage learned how to give speeches. I even enjoyed being able, for the first time, to share ideas with groups of strangers.

One night, Don Dodson's dad gave us a ride home after class and he said, "Boys, you ought to come to my Toastmaster's Club meeting." He explained that it was an educational organization that taught communications skills - particularly public speaking. I accepted his invitation.

That is how I got involved with Toastmasters. I kept on as an active member for over forty years. It was a wonderful experience for me. I learned how to communicate ideas to groups, how to speak contemporaneously, how to organize and present topics. I learned more important things at my Toastmasters Club than I did in college!

I think that Toastmasters was one of the most positive steps I ever took. I believe that virtually everyone I know would benefit from it in life and in work. Warren Buffett, the investor, The Oracle of Omaha, is one of my heroes. He and Bill Gates were on TV the other day and he said that learning how to communicate was one of the most important skills he had. As a young man he had the benefit of taking a Dale Carnegie's course. He recommended Toastmasters.

Here's what Toastmaster training did for me - I joined the Coast Guard Reserve in 1958 to avoid being drafted. I had a student draft exemption but no funding to keep on being a full-time student. At that time there was no scholarship money, no student-loan program, no government programs, and no public university where I could get low tuition. The University of Miami literally tossed me out. I couldn't pay my tuition bill. I was in debt to the university and they wouldn't let me enroll in classes again until the bill was paid.

My dad was not able to rescue me. He was having a hard time too. Mom passed away in

Bill's Journey ~ What I Feared

1957, his business, Rogers and Serle Air Conditioning Company, was hard aground.

I was working a few hours each day for the City Of Miami's Public Relations Department, delivering news releases to the local TV and radio stations and to the newspapers. (There was no internet or faxes in those days.) On Saturdays I did yard work or delivered refrigerators for Kirby Tuttle Appliances.

There was a sidewalk recruiting poster on S.W. First Street for the Coast Guard Reserve. Uncle Sam needed me to do six months active duty then seven and a half years of reserve meetings. I was almost twenty years old, just a few months shy of missing the age cut-off, and poor as a mouse. The proposition looked great to me.

I signed up and took a train with some other Florida boys to the Coast Guard's Basic Training Facility at Cape May, New Jersey on November 12th, 1957.

I weighed one hundred and sixty five pounds when I had my physical. I was not weak - just skinny. Six months later, my initial active duty for training accomplished, I weighed two hundred pounds when I stepped off the train in Miami on May 7, 1959. The sun was shining, I had two hundred dollars in my pocket. Carolyn, future mother of my Billy and Jeffie, and her parents were at the outdoor Downtown Miami Train Depot to greet me. It was then just next door to the Dade County Courthouse building where Dad had been incarcerated. I had no job, no place to stay and a justified fear of poverty.

I started as a Seaman Recruit and was promoted to Seaman Apprentice when I graduated from Cape May. A short time after getting off the train I got a job, began attending reserve training meetings, got married and took up the usual burdens of the day - mortgage, utility bills, car payments, etc. I always felt poor.

Going to night school at the University of Miami, I finally got my college degree in 1965, joined Toastmasters and at the same time, worked toward other promotions in the Coast Guard. Seaman, Third Class and then Second Class petty officer. My specialty was Damage Control.

There was a notice circulated at the Coast Guard Drill site. They were offering direct commissions to enlisted men with college degrees. Hey! I had one of those!

I applied for promotion to Ensign. This was the first grade of naval officer, equivalent in rank to a second lieutenant in the army. A few months later I sat before a panel of three strange and stern senior Coast Guard officers who were examining the candidates to decide who would be chosen for the program.

They inquired about every aspect of my service record and civilian circumstances. I felt confident when they spoke of my superior performance on active duty for training the previous two years when, in Davisville, Rhode Island, for two two-week training periods, I had been the top noncommissioned officer student at the Navy Sea Bee's four-week Base Recovery Program. "Honor Man" they called it. Due to my Toastmaster's training I had been serving as an instructor

Bill's Journey ~ What I Feared

at my reserve unit in Atomic, Biological, and Chemical warfare.

This hard-looking, active-duty Commander looked at me and said with a little sneer, "So Serle. How do you feel about being matched to work along side officers who are Coast Guard Academy graduates and have devoted themselves full-time to the Coast Guard's missions. You, I see, are a graduate of the University of Miami?" He said this with a frown to let me know what he thought of "Sunshine U."

I had the courage to look him in the eye and answer, "Sir. I got my education the hard way. I paid every cent of my tuition myself and I'll match my education with anybody's.

In retrospect, that is the main thing I remembered about the process of selection. I surprised myself with the quickness and boldness of my reply. Where the heck had that come from? Before I knew it I was a commissioned officer in the Coast Guard Reserve with a certificate signed by the Secretary of the Treasury of the United States proclaiming:

*"Know Ye that reposing special trust and confidence in the patriotism,
valor, fidelity and abilities of*

William T. Serle, Jr.

I hereby appoint him an Ensign in the United States Coast Guard Reserve"

F-f-f-f-f-f- fast forward - 2008. I've been collecting retirement pay and benefits from the Coast Guard worth over one-thousand-five dollars a month for more than ten years. By this time my Coast Guard retirement has been worth more than two-hundred thousand dollars. Prior to retirement, I enjoyed a great second, parallel Coast Guard career that gifted me with great friends and memories of the Coast Guard as well as a salary. I retired as a Commander. I credit Toastmasters for any success I've had.

My fear of public speaking is just a memory. Now Daisy says I talk too much!

TIGHT SHOES - As a full-time student from 1956 through 1958 I had very little money, no car, too little to eat and no money for socializing. I hadn't quite gotten the thing about working for a living. I thought the world owed me a living. Once, Uncle Ray, my mother's sister's husband told me, "Billy. Every Indian must paddle his own canoe." I should have paid better attention.

My mom and dad always did well in life but did not have the thrift habit. They made plenty and spent everything. They loved life.

As a student at PS 246 I got fifty cents a day for lunch. This was quite a bit. I guess it was equivalent to five dollars in today's economy.

I walked from PS 246 to the White Castle Hamburger restaurant on the corner of Rogers and Church Avenues each school day and bought my lunch. I always waited for a seat at the

Bill's Journey ~ What I Feared

counter, as close to the grill as I could get, and ordered four or five hamburgers. They were ten cents each. If I ordered four burgers I could also have a glass of root beer. I had a huge appetite and this was a big decision. I loved going there and watching the cooks work the grill. I probably smelled like grease after lunch.

I could have eaten for a quarter at the hoagie shop next door to the school but it was usually too crowded for my taste. I felt rich!

Then, in 1953, when I was sixteen years old, things changed. Dad lost his well paying job as a Chief Engineer for A. H. Bull Company. Mom by that time was unable to work. She had a stroke in 1951 and was partly paralyzed. We had moved to a cute three-bedroom-one bath home in Farmingdale, New York when I finished my school term at Erasmus. Dad tried to scratch out a living selling air conditioning systems. This was not great in the wintertime.

Mom loved to watch The Arthur Godfrey show. He'd go to Miami Beach and broadcast his morning show in a bathing suit while lolling in the crystal clear surf. In Brooklyn, with snow decorating the window sills, she'd drink coffee, smoke cigarettes and dream of the tropics.

Suddenly, in the spring of 1955, without consulting me, they decided to sell the house in Farmingdale and move to Fort Lauderdale, Florida. I saw the wisdom in this. Where better than Florida to sell the newfangled, air conditioning that had just appeared on the market? The move, we hoped, might help Mom's health. I never really expected to be a part of their decision-making process.



May 1955 - Dressed for the senior prom.

Cathy Schmidt, Finn Andresen, Evelyn Soper. I was wearing formal attire borrowed from my brother-in-law Art Newburg. The photo is in our Farmingdale living room. Note mom's chair and ashtray in the right bottom of the photo.

Bill's Journey ~ What I Feared

I'd been accepted by Hofstra College. It was not yet designated as a University. So it was decided that I could stay in New York. Mom and Dad paid the fees for my first semester's tuition and I had three hundred dollars saved that I could draw on. I stayed with my friend Finn Andresen's family the summer after graduation and worked in Manker's Nursery where they grew roses in hot houses.

Summer was soon over I found myself living in a rented room in Hempstead, Long Island, New York. I enjoyed my classes, except for ROTC. The Reserve Officers Training Corps was a required course. I wore an army uniform every Wednesday and the corps drilled on the soccer field at Hofstra. I wore military shoes that pinched my feet. I guess they were too small but no size larger than twelve was available. They caused blisters and made my feet bleed. I couldn't afford to buy shoes on my own. I hated Wednesdays! And those damn tight shoes! The other ROTC classes were good and I still remember some of the management and military classes taught by Sergeant O'Hare.

I wasn't a good manager of money but I did accumulate some \$300.00 in a savings account during my high school years. This would be about \$6,500.00 in 2011.

I had loaned the \$300.00 to my Aunt Betty Wilhelm because she had cried on my shoulder about how tough things were. I expected Mom and Dad to support me. Uncle Dick was an alcoholic and their finances were in the toilet. She said she couldn't buy groceries or pay their mortgage.

POVERTY - I soon found that I didn't have money for my own food, rent, cigarettes, bus fare and a long list of items that required more than the dollar in my pocket. I begged Aunt Betty to pay back the \$300.00 and she did but I know that it hurt us both. I spent it pretty quick and wrote Dad for money. He'd send ten or twenty dollars once in a while but it was not enough.

For months I ate beans from a can, stole bread from my landlord's kitchen and had a hard time financing my tobacco habit. At that time I would rather spend my small change on a pack of Chesterfield Cigarettes than seventeen cents on a can of beans. I was really hooked and somehow I believed that I was doing the right thing. "Freshman College students," I must have told myself, "shouldn't have to work." Boy was I out of it!

One reason I survived was that I went to Evelyn Soper's house in Amityville every weekend and her mom fed me. Evelyn and I had been dating for a year or so. She was one year behind me in



Aunt Betty was always sweet to me. This is probably outside their Baldwin Harbor home. Year unknown.

Bill's Journey ~ What I Feared

school. I might tell you more about this later. Maybe. If I'm in the mood.

The school year ended and Dad sent me a one-way plane ticket to Miami. The landlords, a very nice retired couple, made me leave my stuff as hostage for \$40.00 I owed them for rent.

Thus I arrived in Miami with less than a dollar in my pocket and one suitcase. Mom, Dad were to meet me at the airport. I was famished when I got off the plane because I was too shy to ask if the sandwiches and Cokes were free.

The folks were late and after a while I figured that I'd walk to their Fort Lauderdale address. Bad decision. It was really hot, my shoes hurt, the suitcase was too heavy for me, and I barely made it to Le Jeune Road. Wheels for suitcases were not yet invented.

If you are familiar with today's Miami International Airport you will realize how dumb I was. Back then, though, I was walking on an ordinary street, not the maze of expressway overpasses that would make such a walk impossible now.

My greeting party found me near the airport humping my suitcase down the road. I was reunited with my family. They took me to Howard Johnson's restaurant and revived me with a clam roll, French fries and a cream soda.

I really liked Brooklyn when we lived there. I was proud to be living in the most populated borough of the biggest city in the world. When we moved to Long Island I missed my friends but thought it was a great place to be. There were more trees and plenty of kids.

The same thing happened in Florida. I thought it was very exotic and a fun place. I have



Evelyn's mom would cook a big pot roast with lots of potatoes. I'd always arrive hungry. At night we'd watch the Ed Sullivan show, Elvis Presley, and the Beatles.

A weekend moment with Evelyn Soper and her family. They lived in an old farm house but had a new three bedroom house in the rear that they'd built but couldn't move into because, I think, they were having a building department code problem.

I slept in the new house, shown in the picture, dreaming about sex with Evelyn. It didn't quite happen. Hey! I was a just teenager in love.)

I'd take a long bus trip Friday afternoons after class, from Hempstead to Massapequa. Sunday night Evelyn's dad would drive me home. It was just a half hour or so but he was sure nice about it.

Bill's Journey ~ What I Feared

When I finished my first tax return, for 1958, I found that I owed the IRS \$150. I made \$78.00 a month as a Seaman Recruit and had been sending most of it to the University of Miami. I filed a tax return without sending the money and promptly forgot about it. I figured that when I finished with the University tuition I'd get around to paying Uncle Sam.

Having finished my six months initial active duty for training, I lived with a college chum Bill Davis in a tiny, one-bedroom cottage near 27th Avenue in Miami. I went fishing once in awhile with friends from school and work. Mostly it was me and Nick Keenan or Art and Edie Stevens. Art was a very nice older man I had worked with at the Kirby-Tuttle Appliance Company. We'd go fishing at night and drop our lines from various bridges spanning the Inter-Coastal Waterway. I was sitting on the porch of the little cottage one afternoon cleaning a casting reel that I had used the night before.

Oh, by the way, I enjoyed basic training because I always knew where I'd be sleeping, the rent was free, and there were three big meals every day! Really! I had no responsibilities for planning my time. Chief Petty Officer Thompson, Recruit Training Company Sierra 37's commander, was in charge of everything we did and he took his work seriously.

One of the first things we learned in boot camp was that, at that time, the Coast Guard was a part of the Treasury Department. I received very little mail, other than post cards from dad and love letters from my two girlfriends.

(Oops. Did I forget to explain a few things? Well. Maybe later.)

When I got a W-2 in the mail for some work I'd done in the previous year, I felt I had to file a tax return. Remember, I was sort of being held prisoner by an agency of the Treasury Department. So I confessed to every penny I'd made even though, blush, I might later in life just have kept my mouth shut and evaded taxes. (A felony I think.) Or, if I hadn't been so dumb, I could have discovered tax deductions.

Life was good. A civilian again, I'd just started a job with Shaw Brothers Pure Oil Company earning \$75.00 a week and I was the proud owner of a used-up, over-the-hill, 1950 Hudson Automobile. Green with bald tires. My first car. I had a few pals and Carolyn Klepfer was my girl friend.

So - one day this IRS guy in a suit shows up and I invite him to sit on the porch with me while I worked on the reel - Mr. Hospitality. "Care for a glass of lemonade?" I asked him.

"No thanks." He gave me a look. He told me that I had to pay \$150.00 plus penalties and interest to the IRS. He had a copy of my return in a neat folder. He seemed kind and I liked him.

I asked him what kind of payment plan I could have and he replied, "You have two options for payment. You can either pay the whole amount now or we'll garnish your paycheck until it's

Bill's Journey ~ What I Feared

I think that I was doing too much: full-time, stressful work, intense weekend Coast Guard Drills one weekend each month and classes five nights a week. I was usually dead broke. And I didn't have the right curriculum in high school or college to help me figure things out.

Here's some free advice kids - The things we fear usually don't happen. The reality of life is usually more tolerable than you imagined. Cheer up. Be happy. Don't worry. Floss. Save a little money every time you get paid. Eat vegetables and exercise every time you can.

COURSES I WISH I'D TAKEN IN HIGH SCHOOL- High school was not a totally happy or carefree time for me. I attended Erasmus Hall High School for my freshman year and then finished out at Farmingdale High School. I also had a brief stint at Brookline High School in Boston, Massachusetts.

My grandmother Nana died when I was about eleven. Shortly after Mom had a stroke, became partially paralyzed. Her health never fully recovered.

Mom's condition involved heart problems, a stroke with paralysis on her right side and speech impairment. She bravely soldiered on with a limp and the dangling arm characteristic of stroke victims, but she never returned to the office work she must have loved.

Jan graduated from Erasmus and left home, fighting her own demons I guess. She married Arthur Newburg when she turned eighteen and moved to Boston to be with him as he finished at Harvard and entered the Business School there. Hey! They are planning their 60th wedding anniversary party in March 2012!

I cannot say exactly why but these events changed my life as I started high school. I was smart enough to do the work. Reading was a passion and I devoured books. Even as a youngster I enjoyed my sister's assigned literature even though she was years ahead of me in school.

At Erasmus Hall High School, I came under the influence of troubled and troubling companions. Chief among them was Freddie Gyp; an old Boy Scout pal and a skilled truant. I soon came to prefer to veer from the path to Erasmus and spend school days elsewhere.

School started at eleven A.M. and ended late in the afternoons. The seven thousand students at Erasmus Hall High School were on a two shift schedule.

I learned to intercept the mail and trash the absent notices the school sent. Thus my truancy was not noticed immediately at home. Mom was hampered by her condition and she trusted me. It was not my way to get into trouble away from home.

So, you may ask, what could be better than Erasmus Hall High School? I always had a little money in my pockets. I guess I had an allowance in addition to lunch money. Horseback riding in Prospect Park cost fifty cents an hour. Movies were cheap. We could hide out at Freddie's apartment and play cards. He had an escape route plan that involved a back window and

Bill's Journey ~ What I Feared

some roof crossings when strangers in suits knocked on the apartment door. He was well known to the truant officers.

Freddie taught me to smoke cigarettes and I continued to be a heavy smoker for more than thirty years. Sometimes we'd hook up with other truants he knew and we'd hang out in a little group.

Many times too, I'd play hooky on my own. Childlike, I'd creep up the stairs to a point above the third floor apartments in our building and nest with a pack of cigarettes, a sandwich, a pillow, a blanket, and books. There I'd read the whole school day and go back through our apartment's front door and lie to Mom about how I'd spent the day.

I probably missed school half of the time in my first year of high school. Needless to say I wasn't an A student. I could pass the tests but didn't get high grades.

Eventually they caught me. Mom and Jan, that is. Dad was usually away from home at this time on voyages around the world.

Punishment was never severe. Mom wanted to help me to "get on the straight and narrow." The guidance counselors and Jan sweated me in an office at Erasmus, trying to improve my resolve to attend school. And it worked well enough to get me through my freshman year without being expelled.

That summer, 1952, we moved to Farmingdale, Long Island and I started school there at Farmingdale High School. My folks and Jan and Art worried that I might not succeed at Farmingdale and felt that I might benefit from a better high school and Art's brotherly and scholastic mentorship. I'm guessing that Mom needed a respite too from the care and feeding of a teenage monster.

Brookline High School had the rep of being a top school in the Boston area and I transferred there even though Jan and Art's apartment was a good distance away on Massachusetts Avenue between Harvard and Cambridge Squares. So I got to sleep on the couch.

I took an electric bus and a subway train to get there. The commute was about forty five minutes. Classes started and ended early so I got home before Jan and Art returned from their jobs. I did my homework, was bored and sleepy in class, ate everything in sight and didn't make friends in the neighborhood or at school, an awkward distance away. Clubs, sports and other after school activities didn't interest me.

So while I wasn't cutting classes, the experiment was not a resounding success. I found myself back in Farmingdale before long.

I have fond memories of living with my sister and brother-in-law. Art is smart and witty so conversations are never dull. We played Scrabble and knock rummy some evenings. They made me feel at home. But I was glad to be back with Mom and near the friends I'd made over the summer.

Bill's Journey ~ What I Feared

There were three boys in particular; Finn Andresen, Johnny Ruggerio and Albert Walters. Finn had come to the U.S. from Norway as a young child he had a brother who was several years older. Johnny was from the Bronx and the youngest of four brothers. Albert was eighteen years old. He had dropped out of school and he had a younger brother and sister. They lived on a farm.

We boys loved hanging out at the Walter's farm. My memories include pea picking, crow shooting and raising dust on the farm roads in an old truck. Some summer nights we'd lie on the high barn roof and star gaze.

My next three years were fun and interesting. Aside from school I always had an after school and summer job. In fact I felt happier at work than at school. Thus I grew to be the frightened college lad I described in the last chapter.

Having graduated from High School, College, the American Institute of Banking and many Coast Guard training courses, professional and technical, and finally from the school of hard knocks, I have developed a theoretical curriculum that might have improved my life. If I were king I'd make them requirements before a child could graduate or leave school:

- Dale Carnege's *How To Make Friends and Influence People*
- A Toastmasters program
- Benefits of avoiding smoking, drugs and alcohol
- Thrift and investments
- A health class that would screen for vision, hearing and other common conditions that can affect a student's ability to learn and affect coming decades of life
- Home economics
- A semester devoted to helping kids experience life in the work place at the entry level
- Decision Making and Logic
- Ethnic diversity

With me, the fact that I needed glasses was not discovered until I reached the eighth grade at P.S. 246. I could see nothing on the black boards and assumed that everyone saw the same way. I felt dumb when others answered questions that I didn't get. I'd get roaring headaches when a bunch of us would go to the Flatbush Theatre and spend the whole day at the movies.

Because of my myopia I never got the rules for grammar straight in my head or learned to diagram a sentence. Kids need to see, hear and be able to speak in order to best succeed in public school classes. I couldn't see and I was afraid to speak up - I didn't want to stand out.

Something good I remember from my freshman year at Erasmus, on one of the days I decided to attend; there was a special auditorium where the principal and others spoke on the brotherhood of man. They tried to help the diverse student population get along and appreciate

Bill's Journey ~ What I Feared

each other. WTG NYC.

I believe that including these elements from a young age would have given me a leg up in my life and helped me through difficult periods. On the other hand, besides five fingers, had my life been different, I might not have met Carolyn, or Daisy. The wealth of good things that ensued from my relationships with these women might not have happened. Many of the other fun and wonderful things that have materialized would not have been possible.



Tony Ronzo's was speaking as I made notes.

By the **spring of 1966** I was feeling my oats at the podium. Here a team mate Tony Ronzo is speaking out in an inter-bank competition sponsored by the American Institute of Banking. We won the Miami contest and went to the National finals in Memphis, Tennessee. We did well in the here and won second place even though we defeated the first-place team in head-to-head on both pro and con. I appear to be crafting our next presentation.

(My team mates were Arnold Wenzloff, Delores Fernandez, Dennis Sullivan, Tony Ronzo)

Ironically Tony left banking and went to work in his family's pizza parlor. To me it seemed like a step in the wrong direction. Little did I realize that years of fun work in restaurants was in my future.