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STARTING SMALL — AND — MAKING IT BIG

An Entrepreneur's Journey to
Billion-Dollar Philanthropist

by BILL CUMMINGS

BILL CUMMINGS NEVER ASPIRED TO BE A BILLIONAIRE

—and never acknowledged he was one until long after it happened. For anyone studying business, building a business, or running a business, this self-written memoir offers keen insights, cautionary observations, and the pioneering thinking that produced great prosperity and a multibillion-dollar enterprise. For everyone else, it offers a new and engrossing twist on the classic American success story.

“My friend Bill writes that he rejects the phrase ‘give until it hurts’ because he and his wife, Joyce, think the better advice is to ‘give until it feels good.’ It’s a fitting observation. After many conversations with Bill and Joyce, I’ve learned their perspective is not only compelling; it’s contagious—and their warmth comes across on every page.”

Melinda Gates, *Co-Chair, Bill & Melinda Gates Foundation*

“No business majors should conclude their studies without reading this memorable book. Nor should any humanitarian, committed to charity and structural justice. What is most amazing in this orderly, incremental life of business, joy, and community spirit by Bill and his spouse, Joyce, is that you come away believing that ‘the best is yet to come.’”

Ralph Nader, *Esq., National political leader and author*

“Bill Cummings never stopped counting his blessings, and neither did his wife. Neither did they tire of sharing these blessings with a widening circle of beneficiaries—from the Boston area to Rwanda. This refreshing memoir reminds us that starting small and making it big is best done by doggedly pursuing values, not riches.”

Paul Farmer, *MD, PhD, Founder, Partners In Health*

“My reactions to the book ran the gamut. I was engaged by the historical aspects, inspired and entertained by the personal stories, brought to tears by Jamie’s death, instructed in leadership, business, and human nature—and profoundly grateful to be in a position to take it all in.”

Deborah Kochevar, *DVM, PhD, Provost, Tufts University*

“Bill is a serial entrepreneur and an embodiment of the American Dream. His fascinating story is rich with lessons for aspiring entrepreneurs and for anyone interested in the role business can play in strengthening community and society.”

Peter Drobac, *MD, Director, Skoll Centre for Entrepreneurship, Saïd Business School, Univ. of OXFORD*

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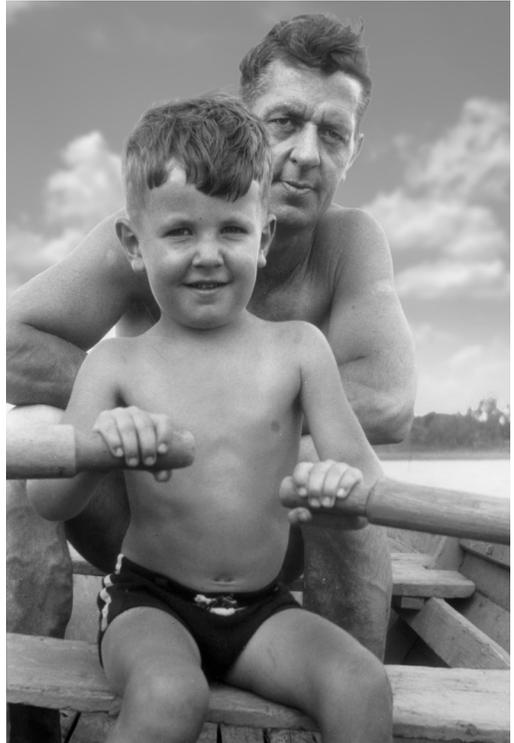
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Early Lessons of Cost and Value

MY DAD, Gus Cummings, was considered too old for military service during World War II. He spent the war years working for Bethlehem Steel Company at Fore River Shipyard in Quincy, Massachusetts, and took great personal pride in his work: painting the interiors of destroyers and light cruisers.

Sometimes he would spend a week just painting the intricate interior of a major gun turret, and he always stressed to me how important it was that he did his job correctly—even when his work couldn't be seen. Dad abhorred the waste, theft, and inefficiency he saw daily at the shipyard, and I remember him frequently telling my mother how lax the company was about workers repeatedly stealing tools and supplies by carrying them out under their coats or in their lunch boxes at the end of the day.

Although Dad was not highly paid, he took full advantage of the many opportunities to work overtime, especially at a double-time rate on weekends, to help alleviate his Depression-era debt. His steady work afforded our family some relief, but by no means any sort of affluence.



Bill and his dad in the "family boat," 1942, in the Fore River, in Weymouth, Massachusetts



| *Bill and his mother, Dorothy Cummings, 1939*

because I did not know enough to ask. He never talked much about pool halls either, but I knew there were a couple of them he especially liked, and the opportunity to gamble was a big part of the appeal. He made out pretty well, hustling bets on his own abilities with the expectation of supplementing his otherwise meager income.

Augustus William Cummings, Jr., was born in Somerville, Massachusetts, in January 1899, and he left school after ninth grade. He spent most of his younger years around Davis Square in Somerville, and, from the stories I occasionally heard, he worked on his conditioning at a local boxing club, where he sometimes fought for prize money.

Throughout the 1930s, long before the days of electric refrigerators, Dad drove one of several milk delivery wagons for his father's modest milk company. He did this seven days a week. Since his horse knew the route by heart, Dad could frequently doze between his early-morning stops. The only time he couldn't chance a nap, he told me, was after the last stop, when the horse, if not fully controlled, would take off dangerously fast on its return to the barn. Even at the end of World War II, with no new motor vehicles available, Seven Oaks Dairy, Happy Home Bakery, and Metropolitan Ice Company all had daily horse-drawn deliveries in my Salem Street neighborhood in Medford, where we moved just prior to my entering first grade.

My mother, Dorothy Purington Cummings, was born in 1904 in Sunapee, New Hampshire, but she graduated from Somerville High School after she had moved there with her family as a child. Grandpa Purington once told me that driving to Boston from their home in Goffstown, New Hampshire, now little more than an hour's ride, used to be a real adventure. It was a half-day drive, and the trip often included repairing a flat tire or two along the way. There were so few cars on the road at the time that drivers were pretty much

As a young man, Dad had served as a seaman in the U.S. Merchant Marine, sailing mostly between East Coast ports and South America. Unlike with his experiences at "The Yard," I rarely heard him talk about his seagoing days, probably

expected to wave to each other in passing.

My mother's parents, John and Mary (Clarke) Purington, came to Massachusetts from Ireland in 1898, as best I can determine. Grandfather Purington, who became a skilled auto mechanic from about as early on as automobiles were invented, died when I was quite young, as did both paternal grandparents. My grandmother Purington suffered greatly during much of her early life from the virulent anti-Irish sentiment she encountered as a recent immigrant.

Grandma adamantly refused to talk with me about Ireland. "I am an American, Billy," she would say, when I asked about her earlier circumstances. Sometimes she would say just a bit more: "I am an American, Billy, and that's all you need to know." She would never admit in any way, even to me, that she was Irish. Until the day she died, she was afraid someone would "find out" she was Irish. As her mind weakened near the end of her earthly journey, Grandma feared she would be thrown out of the nursing home in her final days if "they" learned about her Irish heritage.

The first time I ever told that story was fifty years after her death, during a talk I gave in 2013 at the annual meeting of the Irish International Immigrant Center in Boston. The comments were met with ready and complete understanding from many of those present.

We know infinitely more about my father's side. One of my considerably older first cousins, Leonard Cummings, was the first person to tell me anything about our Yankee roots, going all the way back to the founding of the First Parish Church in Salem, Massachusetts. Dad's first-known North American ancestor, Isaac Cummings, landed in Salem in 1638, and Leonard told me Isaac lived briefly in Salem and in Watertown before eventually settling in the part of Ipswich that is now Danvers, Massachusetts. Isaac Cummings' memory is kept alive through the work of the Isaac Cummings Family Association.

Leonard and his brother Whitley were the first family members to graduate college. Soon after their discharges from the U.S. Army and the Marine Corps, following World War II, they returned to Harvard University and Boston University, respectively. Both went on to lifetime careers with national insurance companies. Their father, Whitley Cummings, who was himself quite successful, would keep my dad posted on his boys' progress, and Dad would always hold them up to me as the great role models they were.

I came into the world at Somerville Hospital on March 11, 1937, and then lived briefly on Milton Street, in Arlington, Massachusetts. Although my earliest years coincided with the end of the Depression, I recall nothing but



| *Bill and his father, Gus Cummings*

a simple, happy childhood, even if it was with only the barest necessities. I then grew up a few miles north of Boston, in Medford, a lower middle-class, blue-collar community on the Mystic River.

In 1942, we lived on Adams Street on Medford Hillside, three blocks behind the campus of Tufts University, which was known as Tufts College until 1955. U.S. involvement in World War II had begun, and my

only real memory from the Adams Street days was of finding my way with a slightly older friend to see the anti-aircraft guns being installed at the four corners of a small, rectangular reservoir, almost exactly where Tufts' Carmichael Hall dormitory is today. At five years old, I enjoyed rolling down the steep bank around the reservoir—until one day I slid off the lower edge and into the water. My friend helped me out, but it was to my great chagrin as police arrived to make a big move on me.

COST AND VALUE—I heard those themes repeatedly throughout my upbringing. Mom never wanted me to hear Depression tales, but my sister, Marian, nine years my senior, still told me her stories and those of her friends who formerly seemed to have everything and then suddenly had virtually nothing in the meanest of times. During one winter, Marian's chores included picking up coal at the railroad tracks that ran along nearby Boston Avenue to help heat our rented apartment. Those were the days when coal-fired steam locomotives pulled the trains, and each train had a "fireman" shoveling coal into the firebox to keep the steam pressure high. One particular train worker on his daily run into North Station became Marian's friend. They would exchange waves, and then he would "accidentally" spill a shovelful of coal that she would pick up from the tracks to fill her bucket.

Frugality was a family theme. Always saving and never wasting money were constant parts of our life. Developed during the Depression, my parents' passion for frugal living was

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then strongly reinforced by wartime shortages, when “making do with what we had” was an absolute necessity. “A penny saved is a penny earned” was a regular reminder. So many things were rationed during the war: fresh meat, canned meats, butter, sugar, chocolate, gasoline...

Automobiles were not rationed, but there were simply none available. Everything was directed toward the war effort. Yet I remember that the auto companies’ radio commercials persisted. One jingle I especially recall: “There’s a Ford in your future / but the Ford in your past / is the Ford you have now / so you’d better make it last.”

As more and more resources were diverted to the war effort, the community came to know when local stores received fresh stock of scarce items, and it often meant long lines on those days. Sometimes, my mother would ask her five- or six-year-old

If we are honest with ourselves in setting achievement goals, our individual work will likely be far more satisfying.

“Billy” to get into the neighborhood A&P market early and set aside certain things. She would then take quiet delight in arriving at the cash register, much later in the day, with her mayonnaise, corned beef hash, and canned salmon, all of which I would have hidden for her behind the Scott toilet paper. Perhaps that was Mom teaching me from my youngest years how to be an opportunist.

Mom earned five stars running the family finances, with great emphasis on the importance of “putting something away.” She also preached about the necessity of hard work and ambition, “like Daddy.” Mom and Dad’s passionate financial goal was to own their own home. Saving enough money to purchase a two-family home, and then to secure a mortgage, was our whole family’s dream during the war years.

What constitutes success in life is as individual as our lifestyles. I have always believed that learning to honestly assess our shortcomings as well as our strengths is vitally important in helping us know when we are aspiring to more than we should expect to attain. If we are honest with ourselves in setting achievement goals, our individual work will likely be far more satisfying.

To me, financial success means reaching a certain stage in life when one can feel adequately assured of living out one’s days in a reasonably comfortable and happy lifestyle. I find it quite sad when intelligent people with limited resources get close to retirement before they begin making practical adjustments in their living and spending habits. So often they fail to act in a timely manner because they have become trapped in “keeping up with the Joneses,” or they are just too

intent on enjoying today's pleasures with no thought of tomorrow.

I also find it extremely puzzling that so many of today's young people seem to have no money sense whatsoever. Frequently, they do nothing to set money aside and out of reach. They often pay outrageous prices for clothes, concerts, fancy food and wines, sporting events, cars, and so on, and they can never figure out why they run out of money so quickly.

Saving money, economizing, and investing must be essential elements for everyone, from their teenage years through retirement age. While still in elementary school, I started to make (and save) money in all sorts of ways. My allowance was twenty-five cents a week, which was the first thing I deposited in my savings account at Medford Savings Bank at six years old. I still routinely had more pocket-cash than my friends and classmates seemed to have, even though most of my money went quickly in the bank. Such a savings account today would be a terrible investment for anyone with real income, but there are so many investment opportunities available now. For those with access to a company IRA and/or a 401(k) plan, it is usually financially foolish not to take maximum advantage of such accounts, and certainly so when a company offers meaningful matches. Regularly investing a set amount or percentage of every paycheck will do wonders for younger workers. This type of thinking seems not to come naturally, however, if parents do not set examples and actively teach their kids how important it is to develop early saving habits and prepare for the future.

For three years during the war, we lived at 456 Salem Street in Medford. Our Salem Street home was a one-bedroom apartment in an old three-story wooden tenement above a liquor store, a coin laundry, and a taxi stand. My sister and I shared the apartment's only bedroom, and our parents slept in the living room, often struggling to pay the \$10 or \$12 monthly rent.

For the warmer months during the last two years of World War II, my parents also owned a modest summer cottage on Holbrook Road in North Weymouth. The cottage was close to my father's work at the shipyard. This kept him from having to make the rush-hour commute from and to Medford (before there was any expressway from Boston to Quincy), saving him more than an hour each way. Because of his long commute during the rest of the year, however, Dad received rationing coupons for gasoline and tires year-round. As a result, the Cummings family entertainment frequently consisted of taking rides to interesting places in Dad's old Model A Ford.

Mark Anderson was the only other child my age who lived around our busy Medford block in the middle of Haines Square. Indeed, except for Mark

and for David Jackson, who lived just on the other side of Route 28, there were no other children in my neighborhood. It was hardly a family setting, lacking any hint of lawns, trees, or flowers, and with me at only six years old, people paid me little attention. I would dart in and around traffic, including dozens of streetcars. Each morning the streetcars set out in three directions from the car barns of what was then the Boston Elevated Street Railway, directly across the wide cobblestone street from our apartment.



! *Joyce Cummings, in front of the modernized entrance to the Cummings home of 1942-1945*

I had enrolled in first grade at Medford's Curtis Elementary School on Paris Street at five and a half, but then I promptly missed the first three weeks of classes with whooping cough. At the end of the school year, I developed measles and missed more class time. From the looks of that year's report card, I was off to a less-than-auspicious start. Fortunately, the "Promotion Prospect: Doubtful" designation on my first-grade report card did not doom my academic career.

By age seven or eight, my friends and I frequently hung off the back end of the streetcars in summer, when the pull-down windows were all open. During swimming season, we took "free" rides up Fellsway West to the end of the line, near Wright's Pond. We all much preferred spending the five-cent fare on a Hershey or Mars candy bar to dropping it into the streetcar fare box.

Medford's old streetcars were discontinued on the Fellsway while I was still in grammar school, and we young free-riders watched in dismay as crews removed the tracks from the middle of the tree-lined parkway. Then the immediate

MEDFORD PUBLIC SCHOOLS			
Report of <u>William Cummings</u>			
Grade <u>I</u> School <u>Curtis</u>			
Sept. 9 to Nov. 16	unable to mark William because of his short period of attendance. Teacher <u>M. Veronica Dyer</u>	Days Absent	0
		Times Tardy	0
		Times Dismissed	0
Nov. 16 to Feb. 1	Unsatisfactory. He is not up to standard but is doing well on his own level. Teacher <u>M. Veronica Dyer</u>	Days Absent	0
		Times Tardy	1
		Times Dismissed	0
Feb. 1 to Apr. 12	Satisfactory on his level - near a slim chance of promotion. Promotion Prospect <u>Doubtful</u> Teacher <u>M. Veronica Dyer</u>	Days Absent	1/2
		Times Tardy	0
		Times Dismissed	0
Apr. to June	PROMOTED Teacher <u>C. Andrea Murphy</u>	Days Absent	13
		Times Tardy	0
		Times Dismissed	0

Bill's first-grade report card shows "PROMOTED," although his prospect of promotion in April was described as "doubtful"

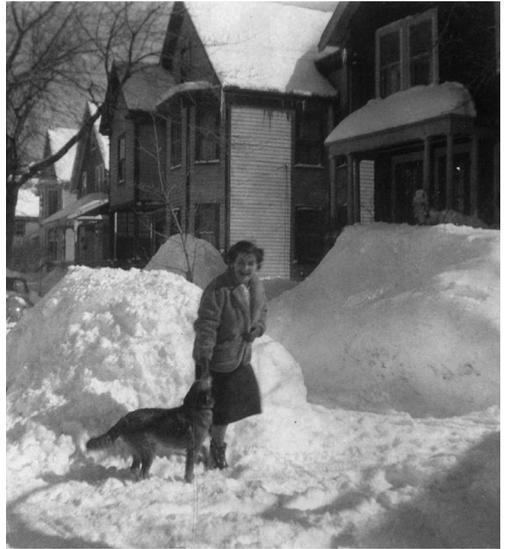
rebuilding of the roadway that summer presented me with the ideal opportunity to develop my first business venture. With the construction underway practically in my backyard, I purchased bottles of cold Pepsi Cola, orangeade, and 7-Up for a nickel each, and then quickly sold as many bottles as I could carry on my red Radio Flyer wagon for a dime each. Joe Costa, the variety store owner who sold me the drinks at regular retail price, encouraged my nascent sales career by supplying me with a perfectly shaped laundry tub for my cart, and lots of chopped ice each day for several weeks. I had a great time with this early enterprise for the month or so while the construction was active nearby.

- ❁ *With unemployment in the United States at 25 percent, accompanied by a 50 percent drop in international trade, The Great Depression of the 1930s started in the United States, but became a worldwide economic catastrophe. Thereafter, it was most certainly an overriding lingering cloud over all of my formative years. Saving money, working hard, not wasting, and "making do" were ever present in my parental lessons.*
- ❁ *What we are is God's gift to us. What we become, and what we do with our lives is our gift to God.*

Well Grounded in Medford

IMMEDIATELY following the war, Dad returned to his former work as a house painter. Through a referral network of satisfied customers, he gradually built up a steady residential painting business, often with one or two helpers. During the summers, he mostly worked seven days a week, usually until nearly dark.

When he did arrive home, he was more than ready for our late supper. He typically then took a thirty-minute nap before relating much to anyone.



| *Dot Cummings at 23 Cherry Street, Medford*

After that, and for years, Dad and I would play checkers, chess, or Monopoly until it was my bedtime, while Mom read or enjoyed her favorite records. A compulsive reader, Mom loved biographies and best-selling fiction, and she was a regular patron at the Medford Public Library. The library's East Branch was a particularly convenient little storefront on Salem Street. Holiday gifts for Mom were always easy. If we bought her any kind of a novel or biography, or an Al Jolson record, it was sure to be a big hit. She would certainly have gone to college if she had been born a generation later, but college for young women was not common in her day, at least not for those with limited financial resources. She had an impressive vocabulary from voracious reading, and she always kept a dictionary handy, along with her current book.

In 1946, Dad and Mom achieved their dream of purchasing a two-family home, at 23 Cherry Street in Medford. We occupied the second-floor flat with

two bedrooms. Paying off that mortgage became the great new family goal. Mom always felt pleased, and I think proud, when she could send in an extra six or seven dollars to Malden Savings Bank on the monthly due date. Her attitude was surely a strong precursor of what turned out to be a defining characteristic of my eventual mortgage-free business style with Cummings Properties. Like Dad, Mom had many lessons to teach, but the biggest one here was about how all those small additional payments would add up to major savings on interest.

By then, Marian had graduated from Medford High School and left home to join a Roman Catholic convent, though she later left the convent and became a registered nurse. With my sister having moved away, Mom decided, much to Dad's consternation, to rent out the front bedroom. Mom was the taskmaster on family finances, in part because she had worked several years as an accounting clerk and then as a secretary in the old Boston Safe Deposit and Trust Company, before she and Dad married.

Although Dad was always his own guy, he was also a loving husband who gave in whenever Mom took a strong stand on anything. Accordingly, for the first five years we lived on Cherry Street, Mom and Dad slept in what would normally have been the dining room, not unlike the way they had slept in the living room of the Salem Street apartment. A man named Mr. Williams rented the front bedroom, in a private corner of our flat, for five or six dollars a week—sort of like an early B&B without the breakfast.

DAD WAS AN EXTREMELY GOOD candlepin bowler, especially during the Depression, when he rarely had work. I later learned that in those days almost all of the family's funds for groceries and rent consisted of the cash he picked up hustling bets, either from bowling or at a billiards table. Mom was also an excellent bowler, and that and an occasional movie are the only things I remember them regularly doing together for entertainment. On couples nights at the former Hobbs Bowling Alleys in Davis Square, the prize was always a one- or two-pound box of scarce Fannie Farmer chocolates. Mom and Dad seemed to win almost every Saturday night, by having the highest average.

Dad particularly liked the bowling in Somerville because there was more liquor around Davis Square. Although he would never think of taking a drink himself when he was bowling, Dad knew that when his betting friends had been drinking, they became both more vulnerable and more liberal with their betting. He told me they were much more interested in "getting even" with him after they had enjoyed a few drinks. I knew when he told me—repeatedly—about the role other people's drinking played in his success

that he was on a teaching mission to instill in me an early sense of the importance of liquor moderation.

Although he didn't really like to *gamble*, Dad said, he was pleased to earn money by betting on himself. To him, such betting wasn't gambling because he felt he was "working," and because he simply avoided bets that he was unlikely to win. He seemed to know immediately just how many pins he could spot the other men to entice them to bet with him.

Dad never glorified any of those "games of skill," and he did not want his son anywhere near them. Indeed, the only time Dad was really upset with me was during my junior high years, when he discovered me working as a pinsetter after school at the Medford Square Alleys on Salem Street. He was beside himself. It was as though I had broken his heart. He loved that I wanted to work, but he wanted me far away from what he believed was a seedy environment.

Setting pins—an essential job before machines were created to do that work—I quickly learned how to avoid being seriously injured, or worse. The danger was real, especially when bowlers were firing balls down my two lanes at the same time, as often happened. Eastern Massachusetts bowlers, particularly in those days, mostly used the slender, lighter-weight candlepins rather than tenpins, and the pins occasionally careened and ricocheted about violently, even between the alleys. Several of my classmates set pins there too, but that did not matter to Dad. He was extraordinarily smart about how things worked and how to get things done, and he was always conscious of wanting me to "make it," although he never did tell me what that meant to him.

Sunday afternoons were our family time. During the late 1940s, if Mom was not cooking her favorite pot roast or chicken Sunday dinner, we would frequently shunpike up the back roads to US Route 1 in Saugus and on to Chickland, which each day had 100 or more chickens roasting on spits on the other side of the large plate-glass windows. Dad made a point of explaining to me how smart the restaurant people were, blowing the enticing exhaust from the barbeque out into the parking lot. He also thought they were pretty clever for offering large portions from a limited menu at bargain prices. "The chicken dinners were about seventy cents," Dad would say, "but look at all the cocktails they're selling at fifty cents. That's where they make their real profit."

There were three Boston newspapers in those days, and the daily editions cost two or three cents each. Ice cream cones were five cents, or ten cents for a rare double dipper, while gasoline was about fifteen cents a gallon. When Dad would sometimes ask for "a buck's worth of regular, please," no one ever laughed at him. And any trips we took were in the family car, which was also

Dad's "company car," as he joked. We always had the smell of fresh paint with us, and maybe even a ladder or two on the roof if we were not traveling too far.

Weekly family time aside, from his earliest married days Dad's primary role was as family provider, with never much time for things like Little League or Pop Warner football, if they even existed then. Maybe that is why I never got involved much with organized sports or even pick-up games, though I loved shooting basketballs incessantly in my backyard after we moved to Cherry Street. Dad did turn out to be a lifetime role model in other ways, however, with his strong "can-do" attitude. So many times I heard, "You surely won't be able to do it"—whatever "it" might have been—"if you don't try."

Cub and then Boy Scouts became an important part of my Medford upbringing. My best Scouting experiences were overnight camping trips and two weeks each summer at Camp Fellsland, in Amesbury. One year, I won two extra free weeks at camp by selling the most tickets door to door of any kid in town for the annual Fellsland Council Jamboree.

MY MOTHER WAS mostly a stay-at-home mom, as were the mothers of all but one of my close friends. In her Irish tradition, and much to Dad's liking, dinner, except on Fridays, was invariably meat and some kind of potatoes, plus a fresh vegetable, and almost always a homemade baked pudding or other dessert. My parents must have thought my motor skills were greatly lacking, because until I was at least six years old, one of them always saw to it that my carrots were fully mashed on my plate when I got to the table. It was almost like a rite of passage the first time I prevailed and mashed my own.

In keeping with Catholic tradition in those days, Fridays meant baked fresh fish, canned salmon, or sometimes Gorton's canned fish cakes. We loved both cod and haddock, and Mom would decide at the fish store which one to serve after she saw the price. And in true Boston tradition, Saturdays were reserved for baked beans and frankfurters, with the beans always "from scratch," with molasses. Milk was another constant, and while growing up, I never once saw wine or any other alcohol on our table. Dad would occasionally pour a shot or two of Canadian Club whiskey before dinner, but only when we had company. Mom always took great pride in how our home looked on a daily basis, but there would be a special feeling in the air if "company was coming."

Mom was often recruited as the neighborhood collector for all sorts of community fundraising efforts. In those days, much fundraising was conducted through annual door-to-door appeals by the March of Dimes, Community Chest, Easter Seals, and several other groups of that ilk. Aside from wanting to

help these causes, Mom enjoyed making the assigned rounds because she was such a good talker, and she always came back full of neighborhood news and chatter. She believed strongly that everyone on the block needed to help out, and her devotion to our neighborhood instilled a strong sense of community in her two children.

Her devotion to our neighborhood instilled a strong sense of community in her two children.

One night in 1950, Dad didn't come home. My mom became frantic until we received a call after midnight from Lawrence Memorial Hospital in Medford and learned that he had fallen off the roof of a home he was painting. Adding insult to injury, he arrived at the hospital awash in white paint. With multiple breaks in one leg and a serious back injury, he was out of work for six months, with no income.

Unfortunately, Dad did not realize that his customer's homeowner insurance policy should have been a source of assistance for him and his family. He also refused to apply for any kind of public assistance, and we never received any. In his view, the accident was "his fault" and no one else should have to pay for it. I remember Mom had purchased an early version of Blue Cross that paid twelve dollars a day to cover most of the hospital bill, but they had only a modest savings account, and the injury completely drained their resources. Dad's bowling days were over thereafter, but he did eventually return to the painting work he loved, and he continued to paint well into his seventies—long past the time when there was any need for him to continue working.

AS A YOUNG BOY, without ever thinking that I might like to be a builder someday, I always stopped longer and more often than other passersby to look in at construction sites, and I continue to do so to this day. Going back even to my third-grade days, I frequently let myself in to explore the construction site for the new bank building in Haines Square. Later, during junior high, in about 1950, I found great entertainment off and on for almost a year in exploring the "New Medford Square," consisting of fifteen or twenty stores under construction on Riverside Avenue. On several occasions, I recruited my friend Joe Hansen to be an accomplice as we wandered the ever-changing site, but never doing a bit of damage.

I was probably about fourteen and in high school when I committed my most memorable trespassing. That was inside the old, abandoned Charlestown State Prison, where Bunker Hill Community College stands today. Following a century and a half of dutiful service, this tired relic sat empty for many

months after the new state prison opened in Walpole, and after riding past the crumbling penitentiary many times, including on the elevated subway trains, which rumbled down Rutherford Avenue past the prison walls, it was time for me to go inside. Intrigued, and seeing virtually no security or even a sign warding off trespassers, I rode there one day on my bicycle for an extensive private visit inside the prison walls. It was a full and exciting afternoon poking into all sorts of things that I would otherwise never have imagined, including about half of the old wooden electric chair.

WHILE A STUDENT AT ROBERTS Junior High School, I established a new venture that operated from May through August for three summers. I figured out how to arrange a study hall as my last class each day, and then cut out of that period during May and June. After purchasing a state peddler's license, I conducted a surprisingly profitable afternoon ice cream business from a large dry-ice-cooled box attached to the back of my bike, mostly at the former Ford Motors auto assembly plant in Somerville, where Assembly Row shopping mall is now.

That early business experience gave me lots of great training in talking myself into and out of all sorts of situations, many of them literally on the street. Some of those acquired "street smarts" have surely been invaluable throughout my adult life. I also discovered at an early age how easy it was and still is to earn cash, for anyone who was willing to devote the necessary time to an activity.

After three seasons, my own imagined peer pressure convinced me that fourteen years old was too old for me to be riding my bike, once it was time to enter high school. Instead I tried out several more-conventional after-school jobs for kids of that era. The first was at a store called Homier Music, on Boylston Street in Boston, where they had me doing all sorts of odd jobs for forty cents an hour. I learned to find my way around downtown Boston while making deliveries on foot. I also helped pack lots of orders of sheet music and books for postal delivery, and was everyone's first option to call for sweeping floors, straightening out display shelves, and running around the corner to pick up someone's sandwich.

I was happy to do whatever anyone wanted me to do to earn my keep, even if I often felt capable of doing a lot more. While working for others, I found it fun to do the best job possible, regardless of the task. Even then, my thought process was that I was being paid for my time, and I would accomplish as much as possible no matter my team. That was my mindset from my youngest years.

My next hourly job was after school each day for a few months at

Ruderman's, a small furniture store on High Street in Medford. I mostly polished tables, swept floors, and unpacked deliveries from the furniture factories. As it happened, there was a local Brigham's ice cream and candy shop directly across the street from Ruderman's. I often dropped in there to purchase an ice cream cone for my walk home, and came to know the manager. He didn't have a hard time convincing me how much nicer it would be working for Brigham's for sixty cents an hour rather than cleaning furniture for fifty cents an hour. The free ice cream was a bonus.

I stayed with Brigham's through high school, and then off and on through all four college years. The most enjoyable and worthwhile time for me at Brigham's was working full-time during all three college summers as a "vacation manager," moving from store to store, covering vacation weeks for store managers all over the forty-store system.



Bill, about 18 years old, and an unidentified Brigham's colleague

(my feigned) dismay of one of the senior supervisors, who fussed that because of all my overtime pay, my take-home pay was more one week than his was.

Brigham's was a terrific student work experience, especially when I was managing staff, almost all of whom were anywhere from a few to fifty or more years older than me. While there, I followed my dad's example as an hourly worker at the shipyard, routinely working as much overtime as possible, sometimes logging more than seventy hours a week. This was much to the (mostly

ANOTHER GOOD MONEYMAKER, and a valuable learning tool, was helping Dad buy and sell used boats from our backyard on Cherry Street. In those days, long before eBay and similar online auction sites, of course, people advertised items for sale in the newspaper. *Boston Sunday Globe* was especially prominent, often featuring a hundred pages of classified ads that usually included a couple of hundred used boats for sale. One of us would purchase an early copy of the *Sunday Globe* on Saturday afternoon, always without the news section because it had not yet been printed. We would then call everyone in our area who advertised a small boat for sale that looked like it might be a bargain. Showing up early on Saturday afternoon was not unlike showing up at a neighbor's 8:00 AM yard sale an hour or two earlier than the posted start

time. It worked well for us.

We looked exclusively for small boats in the range of twelve to eighteen feet long. Oftentimes, people who were moving up to something larger would be selling a boat, an outboard motor, and, ideally, a trailer, as a package. Dad taught me about determining a boat's value and about how to bargain or negotiate with the seller on the price. We paid cash on the spot and then immediately towed our find-of-the-day home to resell it from our yard. Dad had the buying and selling talk down to an art form.

More often than not, we already had one of our own ads running in the same Sunday paper from which we made our purchases on Saturday. Occasionally, we would end up selling our Saturday afternoon purchase the same weekend, especially if it didn't need any cleaning or polishing. If a new acquisition needed to be scrubbed or painted, it paid well to do that work before offering the boat

But he always wanted me to understand that the truest value of any item is “whatever you can get for it.”

for resale. Looking back, the best part of our boat business was the one-on-one time I spent with Dad, and the opportunity he had to teach me about negotiating and finishing the sale. He was a terrific closer.

Dad taught me few business lessons in any formal way, but he always wanted me to understand that the truest value of any item is “whatever you can get for it.” A more formal definition of value is what a willing buyer will pay a willing seller, when neither party is under any compulsion to buy or to sell in a hurry, and when both parties are aware of any hidden defects or circumstances affecting the value.

The fact that he or we persuaded someone to sell us a boat at a bargain price, for instance, should have nothing whatsoever to do with how much we should ask a subsequent buyer to pay for it. At that early stage in his life, Dad also had strong feelings about the value of a neat, clear business signature—all the time. I was probably in second grade when he pointed out John Hancock's distinctive signature on a reproduction of the Declaration of Independence, and I recall reminding him then that I did not even know how to write in cursive. Dad also had a thing about wanting me to get into the purchase or the sale conversations, especially when we were trying to close the transaction because “someday you will be so glad for this practice,” he assured me.

Even the simplest negotiating experience begins in the home and can be taught from childhood. Children who politely argue with their parents, cajoling for more freedom and privileges, are practicing negotiation. They are

already honing their negotiation skills, which may foreshadow above-average ability, even in issues as simple as asking, “Why do I have to go to bed so early?”

For several years, Dad owned an older inboard motorboat, and he became a member at Cottage Park Yacht Club in Winthrop. He later joined a dozen or so other mostly blue-collar guys when they all became founders of Riverside Yacht Club off Ship Avenue in Medford. The boat club filled a void in Dad’s life that opened as Davis Square gradually gentrified. His old haunts there gradually gave way to the boat club and the nearby Mystic River.

The club facilities consisted of an old twenty-foot-wide-by-fifty-foot-long wooden work barge. Dad and some of the other original members paid a few dollars to have a crane lift their new clubhouse onto some otherwise unused state-owned land at the river’s edge, and they took it over. The members gradually also built a dock and a long string of floats in the center of the Mystic River for forty or fifty boats. No one seemed to care, and for decades they stayed there before they had anything more than squatters’ rights.

It took less than an hour to travel down the river to Boston Harbor. Today, bluefish and striped bass are big attractions throughout Massachusetts Bay, but in the 1950s the available species were much different. There was excellent fishing in and around the harbor and the islands for cod, haddock, and flounder, and many summer nights we delighted Mom with freshly caught fish.

I WAS AN IMPATIENT student, and my three years at Medford High School were mostly just something to be completed. Sophomore English was my favorite high school class because we spent much time writing, and the teacher, Miss Bagley, gave us plenty of encouragement. She would have been so excited to know she played a meaningful part in my taking on this book-writing project so many decades later. Other high school details are more than a little sketchy now, sixty years later, probably because my high school years were simply not that interesting.

During my final summer vacation before college, I landed a fine work opportunity at what was then the upscale and iconic Blacksmith Shop Restaurant in Rockport, on Cape Ann. I had earlier worked a few weeks as a convention floor worker for the Massachusetts Restaurant Association during two of its annual restaurant shows in Boston, and the convention manager offered to help if I ever wanted a good summer restaurant job “on the Cape.” I was thinking Cape Cod, which I knew would be great fun. But even though one of us had our “Capes” mixed up, I earned significantly more in tips on Cape Ann during that summer than ever anticipated, or than would have been possible at Brigham’s.

Always one to broaden whatever experience I could get, I had a split shift at the Blacksmith Shop, with just enough time to drive a local taxi on weekday afternoons and meet the early commuter train at Rockport Depot. I had my driver's license for only a year, and at that age, the idea of getting paid to drive someone else's car was extra special. I never had a taxi driver's license or any training, but in 1954 that didn't bother anyone in Rockport.

Near the end of summer, a young woman I had never seen before hailed my cab just as I was crossing over the bumpy tracks and into the railroad station. She was disheveled and appeared to be in great distress from a visible pregnancy. She asked me to take her "to the hospital" and "right now." Unfortunately, neither of us knew where the hospital was (in the next town over, Gloucester). As she talked, I drove slowly back over the tracks, and her panic escalated.

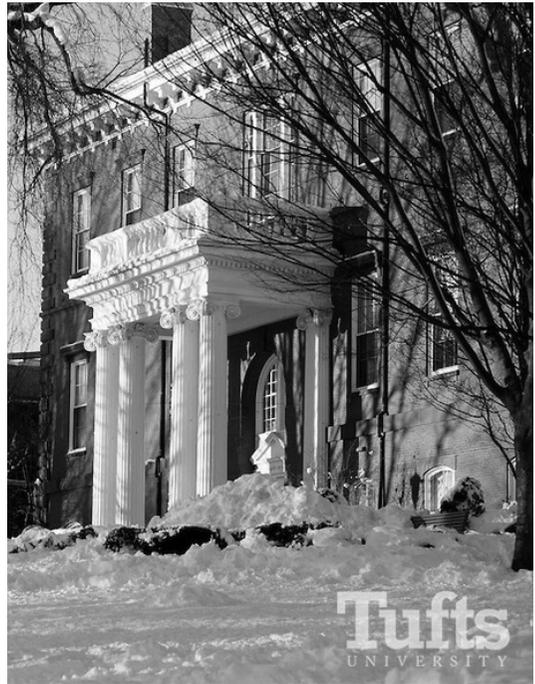
She quickly became unable to communicate at all. It was, of course, decades before the advent of cell phones or GPS. Without asking, I turned immediately toward the Rockport Fire Station amid increasing clamor in the back. We made it to the station with my horn blaring, which seemed to quiet my passenger and brought an immediate response from the station, but the six- or seven-minute drive was quite an experience.

The firefighters gradually calmed her down and moved her into their ambulance. Meanwhile it became increasingly clear to me that they assumed I had a personal vested interest in the woman at least, if not also in the pregnancy. I became more and more anxious about extricating myself from this situation. When they told me I should follow the ambulance to the hospital, I did not ask about collecting my fare and quickly escaped in the opposite direction.

❖ *From an historical perspective, there never seemed to be any concern at all about gender discrimination until long after the urgency of the war effort began to bring millions of women into the workplace. Credit "Rosie the Riveter" for opening millions of new opportunities for women and for then starting the "Rosie" conversations about equal pay for equal work. I clearly remember learning that male teachers were paid more than female teachers because "the men had families to support."*

A Marvelous Pathway

WHEN I matriculated in 1954, Tufts University presented itself, as it does now, as a small Greater Boston school of special quality, squarely located within one of the greatest educational centers of the world. Founded in 1852 and located in Medford and Somerville, the university rises above much of Cambridge and Boston in the distance. Looking down as it does from the top of Walnut Hill, Tufts is clearly not in the shadow of Harvard University or Massachusetts Institute of Technology,



Tufts University

although it is influenced in many ways by their proximity. It is also influenced by four dozen other degree-granting institutions, all clustered within a comfortable bicycle ride from one another in Eastern Massachusetts.

Tufts competes to some extent with its more prestigious Cambridge neighbors for students, teachers, and research money, and it tends to do so quite well, most of the time. It also understands what it is, as well as its place in the world. Tufts has been and continues to be comfortable with itself as an institution of excellent quality, fully capable of providing all the educational opportunities any student might need. I sent a well-prepared but late application to Tufts after I realized how many of my Medford High School friends were applying there.

During that winter of my senior high school year, Mr. Andy Lentine, my physical education teacher, who had earlier tried unsuccessfully to push me toward high school sports, convinced me to apply to Tufts. I also sent the application, at least in part, because there was no application fee. I could always drop out after my freshman year, Mr. Lentine suggested, and that notion was often in my mind.

Joe Hansen was my smartest pal since first grade. Joe knew I could get my mother's car on the Saturday morning he needed a ride to Tufts for his interview, and I was happy to drive him to the nearby campus. Joe was dressed appropriately, and I probably was not so well attired. But there was no reason for me to dress up for the visit, my having heard nothing on my application.



| *Bill Cummings and Joseph Hansen, 1966*

After waiting around outside the Admissions Office in stately Ballou Hall that early March day for Joe to finish, I chanced to meet Dean Grant Curtis as he escorted Joe to the door, following their fifteen- or twenty-minute meeting. Dean Curtis asked me who I was and where I hoped to enroll. Without really thinking, I replied that Tufts was my first choice, but that things didn't look too promising, since I had not received an interview invitation, as was Tufts' practice at that time for local kids, or "townies."

Dean Curtis asked Joe if he would mind waiting while he met with me for a few minutes to talk about Tufts. After a casual half-hour chat, Dean Curtis excused himself to retrieve my application from a file somewhere. When he returned, it seemed that he had barely looked at the papers—that he just wanted to verify that he had them. Then we talked and even joked a little for another thirty minutes. To me, this felt more like a good audition than an interview about my qualifications, or lack thereof, to attend Tufts.

It probably helped greatly that my senior-year grades were much better than those of any previous year. I had a good bunch of A's among my fall grades. At that time, Tufts was much easier to get into than it has been any time since, but even so, I was lucky to get that impromptu interview.

Dean Curtis could not have been more cordial to me that day, and at the end he told me he thought I "might bring something special" if I came

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to Tufts. Within three weeks, Joe and I both received the proverbial “thick envelopes” with acceptance letters. Few candidates today would get a second look from Tufts with grades like mine, but there should always be a few places reserved for students whose abilities may be less obvious.

Mr. Lentine was the first person I told after receiving my Tufts acceptance letter. He said he was happy that he had finally figured out how to get through to me. But he was shocked to learn that I had not shared the news with my family. The problem was, I had not yet figured out the finances, though in due time I would. I did not know anything about scholarships, and no one told me about them.

Decades later, like shortly after my fiftieth birthday, I again crossed paths with Grant Curtis, who had retired by then. Although never much of a card player, I accepted an invitation to substitute for a few weeks in a local poker game in Winchester, where Grant turned out to be one of the regulars. This surprise opportunity to meet again as a peer with the man who let me talk my way into Tufts felt great, and I relished the opportunity to thank him personally so many years later.

JUST BEFORE MY FIRST COLLEGE YEAR—on August 31, 1954, to be exact—Hurricane Carol, one of the deadliest modern-day hurricanes ever to reach New England, hit Boston. There were sixty-five deaths reported in the six-state area.

Without knowing much about the danger of hurricanes, I drove to Memorial Drive in Cambridge to watch the effects of the vicious storm as it battered the Charles River basin, where Dad had kept our small powerboat the previous year. There, boats were breaking loose from their moorings, and one of the largest was splintering against the rugged stone wall. Several other people had come to the public boat club, apparently with the thought of somehow saving their boats, but the ferocious wind and waves prevented anyone from even trying. On the dock, one small cabin boat lay on its side, pushed right out of the water by a larger boat.

My attention focused on what I remembered as the fastest boat in the river, an old open-top Gar Wood speedboat, powered by a huge twelve-cylinder Scripps aircraft engine. Fortunately, because of the way the boat was dragging its mooring and was tangled with another boat, the waves were crashing into the Gar Wood sideways—enough to fill it quickly with water and prevent it from crashing against the rough-hewn granite wall. I watched it sink in about twelve feet of water. I not only knew just where it went down,

but also that it went under softly and was likely not seriously damaged.

I reached the owner of the speedboat by phone that evening. He was thrilled to learn that his boat was salvageable, and we made a deal. He agreed to pay me \$400 cash if I could save it, but otherwise nothing. Either way, he would be my helper, and he would pay to rent the small amount of equipment we would need to give it a try. I was back in the boat business again, just as my first classes at Tufts were about to begin. But this would take only a day, if all went well.

We picked up several large rubber flotation devices, plus a portable gasoline-powered air compressor to inflate the rugged rubber air bags, and some extra-long air hoses, all of which the owner rented from a friend of my dad who hauled boats for a living. How might this experience later benefit me?

Dad had a small aluminum boat in the garage and a block and tackle, which I used to hook the speedboat to the guardrail. By then, the boat was only about forty feet from the wall, although it was still not visible below the surface of the stirred-up river water. But because the upper part was only five or six feet below the surface, I was able to easily swim down, wearing a dive mask, and push the first uninflated flotation device under the bow deck.

Everything worked out perfectly, and the boat was floating by early afternoon, earning kudos from several onlookers. The Gar Wood's owner was excited and pleased to pay me, and \$400 then was worth ten times more than it is today. And since the Charles River was mostly fresh water above the dam, the two mechanics the owner hired to work on the large engine were confident that the brief immersion would cause little long-term damage. This was the perfect example of finding a need and filling it.

KEEPING UP ACADEMICALLY at Tufts was never an issue. But shortly after I began my first year, an administrator decided that I really didn't know how to "read." As a result, in addition to attending the regular Saturday-morning classes and Saturday-noon chapel service that were mandatory for all first-year students, I found myself "learning to read" with several other classmates for six consecutive Saturday afternoons. I was thus almost eighteen years old before finally learning to read every line instead of every word.

For me, the single most worthwhile classroom learning experience at Tufts was the year with Professor Newlin Smith in his Business Law classes. Those courses and a basic two-semester General Accounting course fit nicely into my major of Business Administration. Another two-semester course in Industrial Psychology had some especially practical and worthwhile

coursework that conditioned my thinking for decades to come, particularly in regard to logistical issues, time and motion studies, and things like that.

Freshman Writing, Composition 101 and 102, and two semesters of Journalism with Cecilia Van Auken in my second year were also invaluable. To this day, I often think how well they all served my lifetime needs. I remember using my hurricane-salvage story for one of my first Tufts writing assignments. The opportunity to retell the story here is special, too.

Notwithstanding my lackadaisical pathway to Tufts, everything there worked extremely well—not only because of the academic opportunities, but even more so because of the many extracurricular offerings. I never really bought into the allure of the party scene, which certainly had a presence, but I took great advantage of other social and organizational activities, often more actively than I did my studies.

I have spoken with many college graduates who strongly concur that the college years primarily serve to help many students grow out of their teenage awkwardness. I certainly know how much better prepared for life I was after four years of college. Students who are not planning a future in sciences, technology, or medicine will often learn more from their exposure to the other students and to the diversity of their college experience than they might ever learn in actual classrooms. For the most part, that was true in my case, because I always had many other activities going on. I might have been thinking even then about someday writing this book.

IN NOVEMBER 1953, after somehow knowing enough to take a Saturday-morning qualifying exam for appointment to the Naval Reserve Officers Training Corps. I was one of only three who qualified among the twenty-three Medford boys who applied. Then I learned that I did not have 20/20 vision, and that was the end of four years' free tuition somewhere and a possible Navy career.

Instead, I joined the Air Force ROTC during my first and second years at Tufts, participating on its excellent competitive drill team and on the rifle team. While the Navy program included full tuition, room, and board for four years, AFROTC provided no financial benefits for the first two years.

By the end of my first year, I had made myself conspicuous enough to receive a national award as Tufts University's 1955 Outstanding Air Force Cadet of the Year. It was the closest I ever came at Tufts to receiving an academic award, prior to receiving an honorary Tufts doctorate a half century later. The unit made a big deal about the Convair award, and I felt quite honored to receive it.

In my second year, I participated in several special Air Force flights out of nearby Hanscom Field, including one entirely unauthorized flight with a visiting fighter pilot—a young Tufts graduate and Air Force Reserves captain whom I had met at ROTC headquarters in Sweet Hall. He invited me to come to Hanscom Field in uniform and join him on his previously scheduled training flight early that following morning. It seemed he was behind on the number of training hours he was required to log, and he couldn't afford to miss this opportunity after his original partner dropped out.

The invitation to join my new friend was on the condition that I would “never say a word to anyone.” But now, sixty years later, it should be okay.



Don Knox

| *Bill at Hanscom Field, February 1956*

Sometimes it would be active all day long. The housekeeping protocol required each user to sweep up the brass casings from the mostly .22 caliber shells as we left our positions, but no one had any concern about recycling then. I never thought much about the brass either, but I realized that the lead bullets themselves had been accumulating for many months at the far end of the range. Never one to pass up a good opportunity, I volunteered to clean up under the target area, several times shoveling hundreds of dollars' worth of spent lead into burlap bags for recycling, a half hour's drive away in Chelsea.

After two successful years in AFROTC, I made the exceedingly difficult decision not to go forward with the advanced program. I knew by then that my sight deficiency would have disqualified me from flight school, just as it had from Navy ROTC. I was also aware of a latent bias against non-flying officers.

We would meet outside the base, he said, to avoid my having to answer any questions at the base on my own. Before we drove through the security gate, I donned one of his flight jackets, thus effectively impersonating a military officer. We flew far out over the Atlantic, well beyond Halifax, Nova Scotia, and then back along the south coast. Although risky, this three- or four-hour joy ride provided me with my most exciting plane ride ever. I didn't have any idea what the rules might be about my flying as a passenger in his jet fighter, but this was clearly one of those times when it was better not to ask.

Back at Tufts, the rifle range was inside the old Cousens Gym, on an upper floor.



Medford Daily Mercury

| *Bill (center) receives the Outstanding Air Force Cadet of the Year Award, May 1955*

Although I have never regretted that decision, I have often reflected on how different my life would have been had I managed to get into the Navy program or stayed with the Air Force all those years ago.

FORGETTING THE LESS-STELLAR aspects of my academic experience, I always knew I would become proficient in the art of business—in part because of some of my previous money-making experiences. I determined early on that grades were not going to be important to me, and though none of my friends regarded me as a saint, I was dead set against cheating to achieve a better grade. I would not and did not.

Knowing how focused my parents were on managing their financial affairs for their later years, I quickly convinced myself that I could pay all my own college expenses through four years. I managed to do that by working hard whenever I saw the opportunity to earn money. And with that approach, I learned so, so much.

After previously eschewing any interest in fraternities, I joined one of the two unaffiliated local fraternities at Tufts. The driving force in this decision

was an upperclassman, Bruce E. Gordon, who was persistent in his endeavor to convince me to join what was then called Theta Delta Theta. Coincidentally, I later learned that it was Bruce who nominated me for the Outstanding Air Force Cadet award I received at the end of my freshman year. After his years at Tufts, Bruce went on to become a career fighter pilot in the U.S. Air Force, and we are still in occasional contact.

I surprised myself by becoming involved in administrative politics and leading our local fraternity's negotiations with two national fraternities, each of which was seeking to establish a chapter on the Tufts campus. Tau Kappa Epsilon, the first interested organization, was quietly rejected by a Tufts trustee and prominent Boston lawyer, who happened also to be the national president of Delta Tau Delta, another fraternity with a Tufts chapter. This trustee at first told me he much preferred the idea of Tufts retaining its local fraternities, and he urged our local fraternity to abandon the process of joining any national fraternity. Many national fraternities in the mid-1950s still openly practiced racial discrimination, but not Tau Kappa Epsilon which was our first choice.

I soon realized that this man was giving me all his good reasons, rather than his real reasons, for our remaining an unaffiliated local fraternity. After he eventually confirmed that he really "did not much care for" the *politics* of Tau Kappa Epsilon, I introduced the other national organization that had been equally interested. Shortly afterwards, our local fraternity was happily inducted, without any opposition, as Iota Tetarton Chapter of Phi Sigma Kappa, a national

fraternity that also had no racial restrictions. I was delighted when David Jackson and Mark Anderson from my old neighborhood in Medford followed me to Tufts one and two years behind me, and then both became fraternity brothers too.

This experience was the first of many that taught me a valuable lesson: Few business skills

are more important to an executive than the ability to negotiate. Day in and day out, formally or informally, the most critical parts of an executive's day are likely to be the time spent negotiating. Skillful negotiation is the highest and most critical business art form, and people who do it well must be carefully encouraged and nurtured. Good negotiators will often relish a back-and-forth "rehearsal" and will often appreciate hearing suggestions from colleagues before beginning any major session. Successful negotiations so much depend upon learning early on what is important to the other side and then figuring out what the other side can easily do in return for receiving something it wants or needs.

***Skillful negotiation
is the highest
and most critical
business art form.***

The best negotiators are competitive and quick-thinking. With an air of fairness and confidence and strength, good negotiators become careful listeners and even better observers who usually know exactly where the other side is coming from. Empathy and understanding are so important, as is the ability to read and play off another's ego. This is often particularly true when dealing with insecure people who are in positions of power or influence. Knowing where the other side is coming from can often be even more helpful when we don't let on that we understand the hidden objectives.

Since Phi Sigma Kappa now needed a fraternity house, I immediately went door to door through the neighborhood near Tufts, eventually locating a large and suitable house at 25 Whitfield Road, Somerville. The owner, the McManus family, seemed to love the idea of perhaps selling to Tufts, and I effectively acted as their *pro bono* broker. Their asking price of \$25,000 was acceptable to the university, and we had our house almost immediately. Simple as that. This transaction fit so well into my later professional career.

There was some interesting jousting with my earlier nemesis trustee, but eventually he let me win him over, and he became a helpful ally when it came to buying the property and arranging the needed rebuilding and furnishing. Ironically, this was exactly the type of adaptive reuse real estate work I would later engage in professionally when I started Cummings Properties, albeit with much larger buildings. The fraternity house conversion work, with its high-level give-and-take between me and what I think was called the Student Life Committee of Tufts' board of trustees during the approval process, gave me some valuable student exposure. The university's administration and trustees proved to be extraordinarily supportive of my efforts.

STILL REMEMBERING my tiny but highly profitable ice cream business, I started my second seasonal business as a Tufts student, in December 1954, with Don Knox, a classmate and fraternity brother. During that first Christmas season, Don and I paid \$500 to rent a vacant one-acre paved lot in Medford Square, where we sold more than 2,000 Christmas trees—well beyond our wildest expectations. Don's dad and mine both helped us take in the cash on the busiest weekends.

A former used car lot, the parcel directly abutted the original Carroll's Diner, a Medford institution opposite the Medford Police Station and, for decades, a major upscale night-out place for Tufts faculty and students. A small, twenty-square-foot building served as our office for overnight security, and we filled the surrounding lot with Christmas trees. Don and I took turns in sleeping bags to

guard our investment. We both spent most days and every night there for three weeks, and took only strategic visits back to campus, especially for important tests and an occasional shower. My dad was a regular volunteer.

We bought our trees from among the many huge lumber trucks that lined up each day outside various produce distributors in Boston's old Faneuil Hall Market. The trucks from Maine and New Brunswick backed into their loading spots in the crowded site in the center of historic downtown Boston. Some days Don scouted out the trucks lined up in the morning, and then when we returned at day's end to make a purchase we had a better idea of which drivers might be the most anxious to make a deal. The drivers were always excited to sell their loads and drive back north, rather than spend another overnight curled up in the front seats of their logging rigs. Everything was, of course, sold for cash.

After doing so well that first year, we each sold trees for three more years, but as separate businesses with no need to split the profits—though we both hired several other fraternity brothers to assist us. During the subsequent years, in different towns, Don and I individually sold more trees, and we each made more money than we had made together in 1954. Notwithstanding the close and enduring friendship that developed during that first business partnership, neither of us ever entered another business partnership with anyone again. We both shared information about our tree businesses with the highly practical chairman of the Tufts Economics Department, Professor Lou Manley. We received his enthusiastic understanding, if not his full endorsement, of our seasonal absences. More giant doses of great entrepreneurial experience.

ONE ACTIVITY OTHER than fraternity and ROTC that maintained my special interest at Tufts was the Tufts Mountain Club, with which I learned to ski. I also occasionally participated in intramural sports, worked several months as a paid referee, and as a volunteer sold considerable advertising for the 1957 and 1958 *Jumbo* yearbooks.

I was also quite active in the Tufts chapter of the National Newman Club Federation, a loose association of campus clubs for Catholic students at mostly nonsectarian colleges and universities, as well as in the overarching National Newman Club Federation itself. Another good Tufts friend and classmate from Medford, Alfred Shiner, had served as president of the club in his sophomore year, and he nominated me for the position in my junior year. I was also encouraged by the then-new Catholic chaplain at Tufts, Father Walter Gouch, PhD, who became an influential person in my college years.

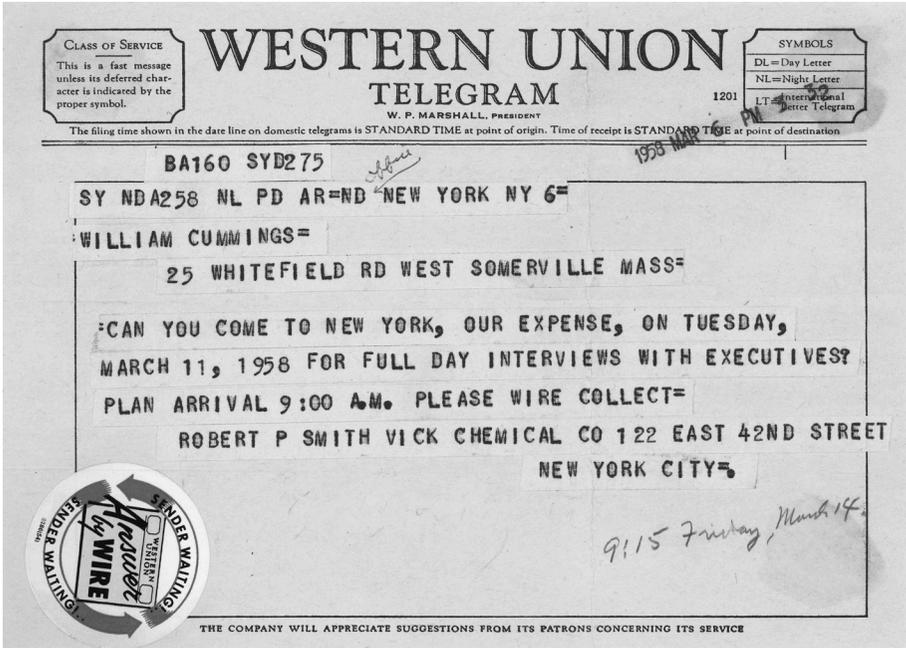
A member of the Paulist order, Father Gouch came to Tufts from Johns Hopkins University in 1956, I think, and was the first priest with whom I really related in a meaningful adult way. He strongly encouraged me to think beyond the Baltimore Catechism when making moral decisions in such an ever-changing world. Without his early teaching about the need for educated people to forsake a “one-size-fits-all” attitude toward the Church, I might have had much more difficulty considering myself an observant Catholic today.

Tufts was historically a Unitarian/Universalist school, but in the 1950s the undergraduate population seemed to include about 25 percent each of Catholic, Protestant, Jewish, and “other” students. The Newman Club was at the time the largest student organization on campus, and we offered well-attended programming on Tuesday afternoons. Speakers mostly focused on contemporary issues with student appeal. During my time in the office, we changed the club’s name to Catholic Club of Tufts University, so people would more readily understand who we were. Then, in part to prove that we were not moving away from the umbrella organization, we hosted a convention of Newman clubs from throughout the Northeast, for which I was pleased to serve as chairman in 1957.

Holding the convention at Tufts required me to communicate extensively with the Archdiocese of Boston, particularly to secure a greeting from then Archbishop Richard Cushing, and to obtain his approval to arrange the first public Catholic Mass ever held on campus, in Cohen Auditorium. Everything went extremely well, and the whole process was another valuable learning opportunity.

I HAD ALWAYS wanted to own my own business and first started talking about it during my years at Roberts Junior High School. With likely no idea what the consequences of that ambition might be, I had a clear goal. Yet it would be several years later, at Tufts, before I first heard the word *entrepreneur*, during a sophomore French class, and I remember feeling empowered by it. The word fully defined my interests in business, and I knew I was already well on my way to satisfying the definition.

As my final semester of college wound down, it might have seemed inevitable that I would become an entrepreneur upon graduation—after all, I had played around with so many different self-directed business activities from grammar school on. But when the time came to go out into the real world of business, I did so determined to find out what was out there before deciding what I truly wanted to be “when I grew up.”



| Telegram invitation to interview with Vick Chemical, 1958

During February and March of 1958, I interviewed with seven or eight firms that conducted in-depth visits at Tufts through the placement office. I remember how excited I was to receive invitations from five companies to visit their corporate offices, and I subsequently received formal job offers from four of them. This job-search process felt a little like the college-application process four years before, except that now the travel and expenses were all generously reimbursed by the respective firms.

The spring of 1958 was a highly opportune time to be a new college graduate. In those days, Vick Chemical Company interviewed at the same dozen or so college campuses each year, with a goal of hiring one new sales trainee from each school. Vick sent a hand-delivered paper telegram to invite me to my interview, a perfectly routine business practice at that time. A short time after the interview I was delighted to accept the offer from Vick, feeling as though I had won the job lottery. Then located in Greensboro, North Carolina, Vick Chemical was the maker of Vicks VapoRub and numerous other proprietary cold remedies. Vick offered one of the best business training programs anywhere.

Tufts' placement director, Viola Saltmarsh, urged me to sign up for the Vick interview, and I later learned that she was also instrumental in

influencing the interviewer to offer the Tufts position to me, after three of us interviewed in New York. The starting rate was only \$270 per month, as compared with other offers of up to about \$500 a month for engineering graduates that year and maybe as much as \$450 for liberal arts graduates like myself.

But I began the new job fully imbued with the Depression-era thinking of my parents. They had taught me from an early age to work a little harder than the next person and to always save whatever and whenever I could. This was the surest, if not the only, way for people of little means “to get ahead” in this world. They were great teachers, and I learned that lesson well. This mentality has followed me throughout my life.

COLLEGE TUITIONS had not really begun to skyrocket then, but Tufts’ rate did seem like it was soaring when it increased from \$600 per year in 1954 to more than \$1,000 per year by graduation time. I was determined to pay all my tuition and my other college expenses myself, and was eventually able to do so. In what then seemed like fanciful exaggeration, Tufts trustees predicted in 1958 that by the time our kids attended college, tuition might be as much as \$6,000 per year.

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- ❖ *From retail to food service to internships, there are so many traditional ways for students to make money while gaining experience. Those who are entrepreneurs by nature, however, often find it more satisfying, exciting, and indeed, educational to launch their own ventures such as small one-time projects like salvaging a boat or harvesting spent lead, or longer-term repeatable undertakings like the annual Christmas tree sales.*

 - ❖ *These types of early work experiences clearly demonstrate how creative thinking and extra effort can result in additional income. A student working for an hourly wage at a fast-food restaurant might earn raises over time, but would not typically be able to realize immediate returns on his or her investment of effort. He or she would always gain the commonsense background experience of learning what being an “employee” is all about.*