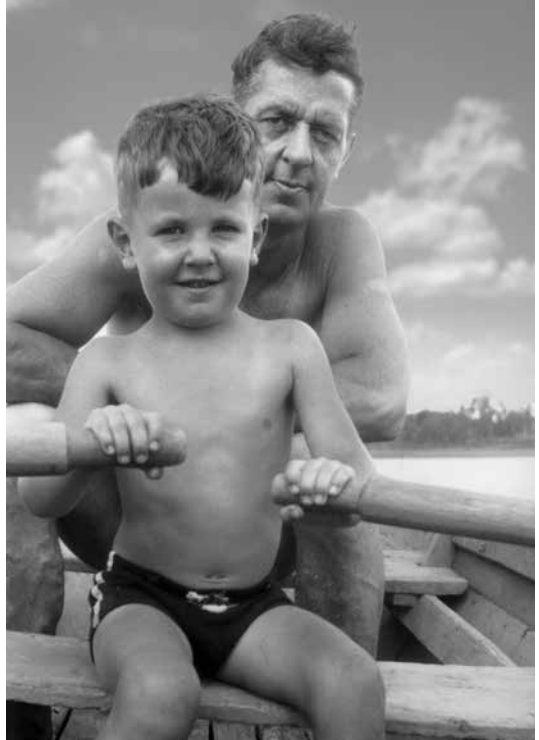


Early Lessons of Cost and Value

MY DAD, Gus Cummings, was classified as too old for military service during World War II. He spent the war years working for Bethlehem Steel Corporation at Fore River Shipyard in Quincy, Massachusetts, and he 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



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

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.

Though meagerly paid, Dad 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.

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. In contrast to his experiences at "The Yard," I rarely heard him talk about his



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

made out pretty well, hustling bets on his own abilities with the expectation of supplementing his otherwise lean income.

Dad was born Augustus William Cummings, Jr. in Somerville, Massachusetts, in January 1899, and he left school after ninth grade. He spent most of his younger years around Somerville's Davis Square neighborhood, 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 could not 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, all sorts of home delivery retailers had daily horse-drawn deliveries in my Medford neighborhood, 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 moving there with her family as a child. Grandpa Purington once told me that driving to Boston from their home in Goffstown, New Hampshire, little more than an hour's ride today, 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 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. Grandpa

seagoing days, probably 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

Purinton became a skilled auto mechanic from about as early on as automobiles were invented. He died when I was quite young, as did both of my paternal grandparents. My grandmother Purinton 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 life, Grandma feared she would be thrown out of the nursing home in her final days if “they” learned about her Irish heritage. All of that was such a shame.

The first time I ever told that story was fifty years after her death, while speaking at the 2013 annual meeting of what was then called the Irish International Immigrant Center in Boston. The comments were met with ready and complete understanding from those present. This story was so similar to stories I would come to hear regularly through Cummings Foundation many years later.

We know infinitely more about my father’s side. Dad’s first-known North American ancestor, Isaac Cummings, landed in Salem in 1635, and he lived briefly in Salem and in Watertown before ultimately settling in the part of Ipswich that is now Danvers, Massachusetts. One of my several times great grandparents, Richard Cummings, became the second resident of Union, Maine, in 1776. The memory of Isaac Cummings and his descendants is kept alive through the work of the Isaac Cummings Family Association.

COST AND VALUE were themes I heard 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 from the railroad tracks in Medford that ran along Boston Avenue, to help heat our rented apartment just up the hill on Adams Street. Those were the days when

coal-fired steam locomotives pulled the trains, and each train had a “fireman” whose job was to shovel 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 to help fill her bucket.

Economy was a family watchword.

Developed during the Great Depression, my parents’ dedication to frugal living was 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 stocks of scarce items, and it often meant long lines on those days. Sometimes, my mother would ask her five- or six-year-old “Billy” to get into the neighborhood A&P market early to look for certain groceries and set them aside. 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. 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 consistently “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



Dorothy Cummings

| *Bill and his father, Gus Cummings (1944)*

to someday secure a mortgage and then purchase a two-family home became 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 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. I also find it extremely puzzling that so many of today's young people appear to have no money sense whatsoever. Frequently, they seem to do absolutely nothing to set money aside and out of reach.

Economizing, saving, 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 and was the first thing I deposited in my savings account at Medford Savings Bank at six years old. And I still have that bank passbook.

I routinely had more pocket-cash than my friends and classmates seemed to have, even though most of my money went quickly in the bank. There are numerous investment opportunities available now. For those with access to a company sponsored IRA and/or a 401(k) plan, it is usually financially foolish not to take maximum advantage of such accounts, and it is certainly so when a company offers meaningful matches. Investing a set amount or percentage of every paycheck will do wonders for younger earners. This type of thinking seems not to come naturally, so parents must set examples and actively teach their kids how important it is to develop early saving habits and prepare for the future.

For the warmer months during the last two years of World War II, my parents also owned a modest summer cottage near the Fore River in North Weymouth. The cottage was close to my father's work at the shipyard, and

in those immediate post-depression days, I think they paid about \$800 to own it.

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 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. Eighty years later that old building looks much the same, but better than it did when we lived there.

This kept Dad 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 Ford Model A.

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 off Elm Street in Medford. We all much preferred



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

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 rebuilding of the roadway that summer presented me with the ideal opportunity to develop my first business venture.

With the road rebuilding practically in my Salem Street backyard, I purchased bottles of cold Pepsi-Cola, orangeade, and 7Up for a nickel each, and I 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 plenty of chopped ice each day for several weeks. I had a great time with this early enterprise while the construction was active nearby.

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 whom he would hire by the day. 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.

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, or we would all sit around the living room listening to our radio. A voracious 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.

Much later in life I would be in the fortunate position to help fund the construction of a modernized Medford Public Library, named for the parents of my fellow Medford High School graduate, former New York mayor, Mike Bloomberg.

The facility's terrace bears the Cummings name, and I fondly remember my mom, and her love for this library, whenever I find the occasion to visit.

Holiday gifts for Mom were 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



| *Dot Cummings at 23 Cherry Street, Medford*

higher education for young women was not common in her day, particularly for those with limited financial resources. Mom had an impressive vocabulary, as she always kept a dictionary handy, along with her current book.

Although Dad was his own guy, he was also a loving husband who gave in whenever Mom took a strong stand on anything. My parents were always in complete agreement about finding and buying a two-family house, and I vividly

remember moving four blocks up Salem Street to 23 Cherry Street. 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 A TALENTED candlepin bowler, especially during the Depression, when he rarely had work. I later learned that in those days almost all 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 an excellent bowler in her own right. Bowling and an occasional movie are the only things I remember them regularly doing together for entertainment. On couples' nights at the former Hobbs Bowling Alley in Davis Square, the prize was a much desired, but otherwise scarce, one- or two-pound box of Fanny Farmer chocolates. Mom and Dad's high average seemed to score them a win almost every Saturday night.

Dad preferred to bowl in Somerville because there was more liquor around Davis Square. Although he would never think of taking a drink himself while bowling, Dad knew that when his betting friends had been

drinking, they became both more vulnerable and much more liberal with their wagers. He told me they were much more interested in “getting even” with him after they had enjoyed a few drinks. I understood when he told me—repeatedly—about the role his opponent’s intemperance 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 safely 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 at 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.

By setting pins—an essential job in bowling alleys 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, 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 conscious of wanting me to “make it,” although he never did tell me just 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 U.S. Route 1 in Saugus and on to Chickland, and we would get our chicken there. Each day they 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.”

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 gave way to the boat club and the nearby Mystic River.)

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 asked 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 "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 Scouts 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. I walked to all the classy neighborhoods in town to sell tickets.

AS A YOUNG BOY, without ever contemplating that I might become a builder one day, I stopped more often and for longer 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 some fifteen to

twenty stores under construction on Riverside Avenue. On several occasions, I recruited friends to be accomplices as we wandered the ever-changing site, though we never did a bit of damage.

WHILE I WAS IN junior high school, I established and operated a new venture from May through August for three summers. I figured out how to arrange a study hall as my last class each day, and then I cut out of that period during May and June. After purchasing a peddler's license, I conducted a surprisingly profitable afternoon ice cream business using 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 willing to devote the necessary time to an activity.

After three seasons, it was time to enter high school, and my own imagined peer pressure convinced me that, at fourteen, I was too old to be riding my bike. Instead, I tried out several 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 my way around downtown Boston while making deliveries on foot. I also helped package orders of sheet music and books for postal delivery, and I 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 in return. 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. My job there was mostly polishing tables, sweeping floors (again), and unpacking 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 I came to know the manager. He didn't have a hard time of 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 great bonus.



| *Bill, at 18 years old, as a Brigham's manager*

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. Brigham's was a terrific student

work experience, especially because it included managing staff, almost all of whom were anywhere from a few to fifty or more years older than I was.

While at Brigham's, 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 feigned) dismay of one of the senior supervisors, who fussed that because of all my overtime pay, my take-home pay was more in one week than his was.

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, of course, people advertised items for sale in the newspaper. *Boston Sunday Globe* was especially prominent with a hundred pages of classified ads that in season could include a couple of hundred used boats for sale.

One of us would purchase an early copy of the *Sunday Globe* late Saturday, 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 how to determine a boat's value and 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 language of negotiation 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 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 wanted me to understand that the truest value of any item is "whatever you can get for it." 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. 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.

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 encouraged me to participate in the purchase or the sale conversations, especially when we were trying to close a 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 might politely argue with their parents, cajoling for more freedom and privileges, are practicing negotiation. They are already honing their negotiation skills, which may indicate above-average ability, even in issues as simple as asking, "Why do I have to go to bed so early?"

I WAS AN IMPATIENT student and the youngest member of my class at Medford High School. School for me was mostly just something to be endured. 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 writing a book so many decades later. If she was sixty-five years old then, she would be about 135 years old today. Other high school details are more than a little sketchy now, seventy years later, probably because my high school years were simply not that memorable.

During my final summer vacation before college, I landed a fine work opportunity at the once 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 first summer after high school 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. My only assignment was to 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, right now.” Unfortunately, neither of us knew where the hospital was (in the next town over, which is Gloucester). As she talked, I drove slowly back over the tracks, as her panic escalated.

My passenger, however, 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 quieted my passenger and brought an immediate response

from the station, but the six- or seven-minute drive was quite an experience.

Once we arrived, 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 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 left in the opposite direction.

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 primarily in Medford and Somerville, the university rises above Cambridge and Boston in the distance.

Looking down from the top of Walnut Hill, Tufts is clearly not in the shadow of Harvard University or Massachusetts Institute of Technology, although it is certainly influenced in many



Tufts University

ways by their proximity. Tufts is also greatly influenced by four or five 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 renowned Cambridge neighbors for students, faculty, and research money, and it tends to do so quite well, most of the time. It 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.

Although my high school grades were not going to get me into Tufts, my SAT scores were good enough to secure a meeting with the admissions director, Grant Curtis. My on-campus interview on a Saturday morning lasted

a full 90 minutes. Mr. Curtis was most encouraging at the end of the long interview, and I was soon admitted.

JUST BEFORE MY FIRST COLLEGE YEAR, however—on August 31, 1954, to be exact—Hurricane Carol, one of the deadliest modern-day hurricanes ever to reach New England, hit eastern Massachusetts. 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 a small powerboat the previous year. There, boats were breaking loose from their moorings, and one of the largest boats splintered against the rugged granite wall before eventually sinking. 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 soon 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 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 also 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 rented several large inflatable 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 boat's owner obtained from a friend of my dad who hauled boats for a living.

Dad had an eight- or ten-foot-long aluminum boat in the garage and a block and tackle, with a good 200 feet of manila rope which I used to hook the speedboat to the guardrail. By then, the boat was only about forty feet from the wall, although no part of it was visible below the surface of the stirred-up river water. Because the upper part was only five or six feet below the surface,

however, 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 whom the owner hired to work on the large engine were confident that the brief immersion would cause little or no long-term damage. This was the perfect example of finding a need and filling it.

For me, the single most worthwhile classroom learning experience at Tufts was my year with Professor Newlin Smith in his Business Law classes. Those courses, plus 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 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 a 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 concur that the college years primarily serve to help students grow out of their teenage awkwardness. I 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 had so many other activities going on. I might have been thinking even then about someday writing this book.

BACK IN HIGH SCHOOL, after taking a Saturday-morning qualifying exam for appointment to the Naval Reserve Officers Training Corps, I was one of only three who qualified among twenty or so Medford High School applicants. When an examination revealed that I did not have 20/20 vision, that was the end of four years' free tuition somewhere and a possible career in the U.S. Navy.

Instead, I joined the Air Force during my first year at Tufts and became a member of its excellent competitive drill team and rifle team. While the Navy program included full tuition and 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 Air Force made a big deal about the award, and I felt quite honored to receive it.



Don Knox

| Bill at Hanscom Field, February 1956

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 Reserve captain whom I had met at ROTC headquarters in Tufts' Sweet Hall. He invited me to come to Hanscom Field in uniform and join him on a 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-five years later, it should be okay. 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, and then back along the south coast of Nova Scotia (“New Scotland”). Although more than a little risky to my new friend's career, this three- or four-hour joy ride provided

me with my most exciting plane ride ever. I had no 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 ON CAMPUS, the ROTC rifle range was inside the old Cousens Gym, on an upper floor. Sometimes the range 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.



Bill (center) receives Tufts' Outstanding Air Force Cadet of the year Award, May 1955

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 minor 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. Although I have never regretted that decision, I often reflect 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.

I always knew I would become proficient in the art of business—in part because of some of my many previous business experiences. I determined early on that grades were not going to be that 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 I 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

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 minor 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. Although I have never regretted that decision, I often reflect 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.

whenever I saw the opportunity to earn money. And with that approach, I learned so, so much.

LATE IN MY FIRST YEAR I surprised myself by becoming interested in a fraternity. An AFROTC upperclassman, Bruce E. Gordon, was persistent in his endeavor to convince me to join what was then called Theta Delta Theta.

Incidentally, I later learned that it was Bruce who nominated me for the Outstanding Air Force Cadet award. Bruce went on to become a career fighter pilot in the Air Force, and we have stayed in contact.

After joining, I again surprised myself, this time by getting into the administrative process 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, our local fraternity was happily inducted, without any opposition, as the Iota Tetarton Chapter of Phi Sigma Kappa, another national fraternity that also had no racial restrictions.

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 is 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.

I was delighted when two good and longtime friends from my old neighborhood in Medford, David Jackson and Mark Anderson, followed me

to Tufts. They were one and two years behind me, and they both became my fraternity brothers too.

Good negotiators will often relish a back-and-forth “rehearsal” and appreciate hearing suggestions from colleagues before beginning any major session. Successful negotiations 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.

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. The owners, the McManus family, seemed to love the idea of 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.

The best negotiators are competitive and quick-thinking. With an air of fairness, 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.

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. Looking far, far ahead, I would go back to Phi Sigma Kappa 68 years later as keynote speaker in 2023 in New Orleans, at the fraternity’s 100th Annual Meeting and Convention.

STILL REMEMBERING my tiny but highly profitable business selling ice cream novelties in junior high school, I started my second seasonal business

during my first semester at Tufts with Don Knox, a classmate and a 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. Our fathers 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-foot square 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 we 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 Marketplace. 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 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 extremely 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 and worked several months as a paid referee, and as a volunteer I 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 who had served as president of the club in his sophomore year nominated me, and I was elected president in my junior year. I received further encouragement from the then-new Roman Catholic chaplain at Tufts, Rev. Walter Gouch, Ph.D., who became an influential person in my college years.

A member of the Paulist order, Father Gouch came to Tufts from Johns Hopkins University around 1956, and he was the first priest to whom I really related in a meaningful adult way. He urged 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 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. Our 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 across the Northeast, for which I was pleased to serve as chairman in 1957.

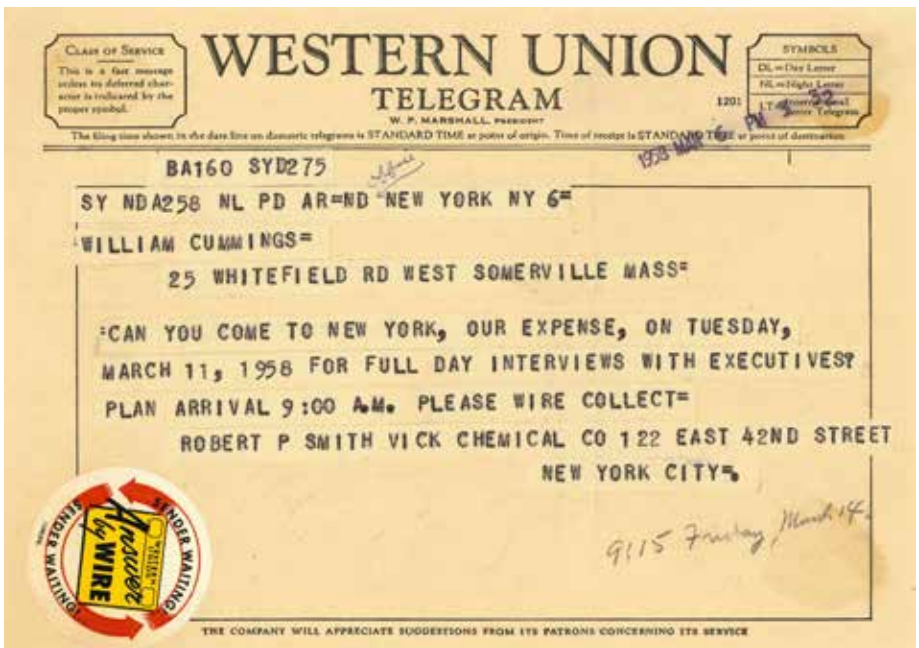
Holding the convention at Tufts required me to communicate extensively with the Archdiocese of Boston, particularly to secure a greeting from then Archbishop Richard Cushing and then to obtain his approval to arrange the first public Catholic Mass ever held on campus, appropriately enough in Cohen Auditorium.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

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 up. But when the time came to go out into the real world of business, I determined to learn what was out there before deciding what I truly wanted to be “when I grew up.”

I HAD ALWAYS wanted to own my own business and first started talking about it during my junior high school years. 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.

During February and March of 1958, I interviewed with seven or eight firms that conducted in-depth visits at Tufts through our active 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.



1 Telegram invitation to interview with Vick Chemical, 1958

The spring of 1958, like 2023 and 2024, were highly opportune years to be a new college graduate. In those days, Vick Chemical Company interviewed at the same dozen widely spread college campuses each year, with a goal of hiring one new sales trainee from each school. Vick sent a paper telegram, delivered by hand via motorcycle, to invite me to my interview, long before anyone began to imagine anything like the Internet. A short time after the interview I accepted the offer from Vick, feeling as though I had won the job lottery. Then located in Greensboro, North Carolina, Vick Chemical was the original maker of Vicks VapoRub and numerous other proprietary cold remedies. Vick offered one of the best business training programs anywhere.

Tufts' placement director had 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 the fifteen candidates 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 Tufts engineering graduates that year and maybe as much as \$450 for liberal arts graduates like myself, but the Vick position had great benefits.

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 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. Personal savings are the best access to capital.

COLLEGE TUITIONS had not really begun to skyrocket then, but Tufts' rates did seem like they were soaring when they increased from \$600 per year in 1954 to more than \$1,000 per year by graduation time. In what then seemed like fanciful exaggeration, Tufts trustees predicted in 1958 that by the time our kids attended college, tuition might even rise to as much as \$6,000 per year.

I was determined to pay all my tuition and my other college expenses myself, and I was eventually able to do so. The only outside funds I received was a single \$50 scholarship award from Tufts. Soon after graduation, however, I made a point of paying it back in a single contribution. And I've continued giving to my alma mater ever since.

On the Road with Vicks



Bill is shown (eighth from the left) with the well-outfitted Vick Chemical 1958 training class as they started a sales campaign in Detroit

MY WORK EXPERIENCE immediately after college showed me how naïve it is to assume that a person will be good at conducting business simply because he or she has studied business successfully in any school. Instead, I have found that many people seem happy to fill up their minds with facts and information to store, like a squirrel hoarding nuts, with little capacity for ideation. Oftentimes they can recite the information with scant ability to interpret it, or even fully understand it.

Education is working when it teaches us to internalize new information and effectively apply it. Increasingly, it seems to me, students of business learn disproportionately more about theories and theorems, and about computer models for maximizing profits, than they hear about how to “do business.” They may learn about real estate syndications, limited partnerships, tax strategies, and about how to make the numbers work, but what do they learn about how to build or create? They may also learn all sorts of ways to convert other people’s money into their own. How much do they ever learn

about the wonderful side of business: managing production, motivating people, creating jobs, and leadership? Job creation may be the single greatest factor in considering the true value of new businesses.

Even in an age when it is becoming highly fashionable to be an entrepreneur, many people remain averse to risk-taking and innovation. Especially in large firms, which, perhaps only coincidentally, have more than their share of MBAs, there seems to be a great fear of doing something wrong. Many employees do not want, or care enough, to rock the boat. Similarly, many managers lack the confidence and maturity to encourage suggestions, or even involvement, from the employees they supervise; instead, they persist in treating them strictly as underlings. Events, staff, and entire companies will often just drift along.

Undergraduate and advanced degrees can be highly valuable, but businesses can make great mistakes when they persist in focusing on academic qualifications before considering what an applicant might really bring to the company. When making hiring decisions, examine a person's drive and determination. What about honesty, grit, character, and personality? Steer conversations with a job applicant to determine whether he or she has the ability to size up situations and opportunities and achieve positive results. Obviously, there is no science in this subject, but often a personal interview will reveal vastly more about character than will any résumé.

While it is true that I studied economics at Tufts University, my professional interests have always been more directed toward "business," and I took enough practical business courses to receive my bachelor's degree in either economics or business administration. In the end, I selected the latter to the mild consternation of my department chairman, Professor Louis Manley. Ironically, however, my degree has never once made an ounce of difference to me or to anyone else since I graduated in 1958. A degree in philosophy would have been just as useful, as long as I had picked up the few practical business courses that I was fortunate enough to find. I could have attended Harvard Business School, but I had no interest in deferring for a year to do so.

JACK KEROUAC READERS will surely remember his timeless classic *On the Road*. Kerouac included in that book many of his own memorable experiences while he completed exactly the same Vick Chemical Company sales training job I was about to begin. Indeed, it was perhaps his only real job before he attained great fame as the "voice of the Beat Generation." Kerouac's

mass appeal was surely one of the reasons for Vick's special employment allure in my age group in the late fifties.

By some accounts, Vick may have played an inadvertent role in the actual writing of *On the Road*, which Kerouac, according to some reports, completed in just three weeks. Some historians have suggested that many writers of that day used stimulants made from wads of crushed up Vicks inhalers that contained the decongestant L-methamphetamine, the less potent component of a dangerous street drug.



Although the Vick job paid less than any of the four other offers I received through the Tufts placement service, it held unique value and potential. A seven-day expense account covered 100 percent of my living expenses, with the exception of personal air travel and entertainment. I spent every night between early June 1958 and the following December 23 in a hotel or motel. And because of the generous expense account, I was able to bank my entire paycheck every month. There was also a significant salary increase after the first nine months of employment. Just wait until March!

The Vick orientation team had a carefully arranged program and did a superb job of exciting new trainees. They emphasized the large number of candidates interviewed and how carefully we were selected. The majority, plus another dozen summer trainees who were hired for ten weeks only, were mostly from far more privileged backgrounds, and I found myself quietly learning from several whom I came to know well. I noticed their easy manner and smart attire, even though I was never the type to buy Hickey Freeman suits.

Vick's program was well known and respected in the proprietary drug industry, but after the first ten weeks, the wide range of sales and marketing challenges in which new staff participated was even better for building substantial general sales skills. The other trainees and more senior colleagues with whom I worked were extremely talented and interesting. Their drive, when aligned with their good training and high self-confidence, made them strong team members.

One of the first lessons business leaders must learn is the importance of identifying their own and their colleagues' strengths and weaknesses, and the Vick management team did that with great skill. For some managers, that may be difficult, especially if they equate evaluating other people's abilities with being "judgmental." Nonetheless, that task remains one of any manager's prime

responsibilities. The end goal should be keeping staff engaged doing the things at which they excel, whenever practical.

For a not-so-poor-anymore Medford kid, always mindful of being from the less-affluent side of the tracks, my Vick training eventually served me extremely well. The Vick job, with a brand-new company car, expense account, and constant travel all over the country, was a dream come true.

VICK MANDATED a rigid dress code of business suits, white or blue shirts, and conservative ties. And since it was summer, probably every new hire in my twelve-member “class” also had to go shopping for his first straw hat before showing up “properly attired” on his first day. We then needed to purchase our first felt hats immediately after Labor Day. (There were most certainly no female colleagues in 1958.) Although business dress codes elsewhere were mostly much less stringent by that time, we respected our program. We were in the minority regarding our clothing, but most of us felt a quiet pride in our roles as “the Vicks guys.”

Our clothing style may tell others a great deal about us, but clothing is only one small part of anyone’s lifestyle. How do we act, talk, and think about things? How do we live, work, and treat others? What guidelines do we try to live by? Individually, where are we going? What are our objectives? What is our overall lifestyle? Where do all the pieces fit together? Do we have a separate business lifestyle, too? How do we meld the often-conflicting forces in our lives to achieve real fulfillment? What examples do we try to set?

Each of us has dozens of opportunities every day to demonstrate the style we have programmed for ourselves. We may often flounder and waver in this regard as young adults, but with age we gradually develop consistency and responsibility. Vick mandated the image that it wanted us to project at all times as representatives of the company.

Eager and ready to soak in each new experience, I worked to be the best first-year recruit Vick ever had. And according to the weekly recap summaries Vick shared with us, I typically made more sales calls, had higher average sales per call, and had much higher sales of new products than my peers did, and I had so much fun doing it.

This was especially true during the company’s big campaign every summer to promote oversized orders of Vicks cold remedies before the start of cold

season. I made it a game to attain the best results I could. We never saw any kind of interim cash incentives, but my sales record paid off well in terms of salary after early 1959.

Setting realistic life goals is one of the biggest decisions most of us will ever make, because we may spend a lifetime pursuing them. To many of us, the next question will inevitably be, "How hard am I willing to work to achieve my goals?" Some people achieve their goals because of extraordinarily good luck, just as others may be destroyed by really bad luck. Sometimes good luck is as simple as positioning ourselves and conducting our lives in such a way that good things can happen. Positioning ourselves often involves taking chances on colleagues, including our superiors, and making determinations about their character, as well as their presumed good intentions, and reliability.

One of the most important things to remember about good luck is that we first of all must train ourselves and our colleagues to recognize it when it comes along. Although mudslingers love belittling people with whom they disagree as "opportunists," they are entirely missing the point. Taking advantage of opportunities is really the essence of how and why businesses exist. Businesses thrive by recognizing a need as an opportunity and then filling the need. My dad liked quoting Thomas Edison: "Most people miss opportunities," he said, "because they look too much like work."

Knowing that I was achieving better results than anyone else of my rank, I felt comfortable taking off most of one weekday to explore Imperial Coal Mine in Clymer, Pennsylvania. I had serendipitously met the mine's maintenance director at a nearby restaurant, and when he invited me to venture underground with him the following morning, I nearly leapt off my chair to accept. The only way in and out of the mine, however, was through a narrow tunnel, lying face down on a rubber conveyor belt. One mistake could surely have ended my days, but at least my last day would have been an exciting one.

I also took time that summer to rendezvous with my parents along Lake Michigan where we all pulled up for a day at the beach. They were on their way home by car after visiting with friends in Chicago.

AFTER ABOUT A YEAR with Vick, my professional career was briefly interrupted when, in early 1959, I was called (not unexpectedly) to six months of active U.S. Army Reserve duty at Fort Dix, in New Jersey. Many

| *Dorothy Cummings*| *Bill Cummings*| *Gus Cummings*

young men in that era elected to join a military reserve unit rather than being drafted for longer periods of active duty under the Selective Service process. I had assumed that my call to active duty would come eventually, and had alerted Vick of my status as a member of a U.S. Army field hospital reserve unit in Boston.

I reported to Fort Dix and, after eight weeks of basic training, was assigned as a recruit to Company D, Specialists Training Regiment, otherwise known as Cook School. Vick was liberal about almost all benefit issues, but I did have to give up my company car for the duration of my service and was without a vehicle for the first time in quite a while. Since hitchhiking was still common then, especially for men in uniform, there was never one bit of difficulty hitchhiking to Boston whenever there was enough time off to make the trip worthwhile. One time, I took a bus to New York City and had a fine time crashing the after-hours portion of a Vick sales meeting while still in uniform.

Cook School was an enjoyable two months, especially because I was selected as class leader for the twenty or so other privates who needed someone in charge. The job included a temporary promotion to acting sergeant, albeit with no change in pay status. The other interesting part of Cook School was working and living with the soon-to-become illustrious Ralph Nader.

I first met Ralph earlier at the old Boston Army Base, now part of Boston's Innovation District, when we were both receiving our pre-active-duty physicals. Later, we also found each other on our induction day, and then rode together during our Greyhound bus trip from Boston Army Base to Fort Dix. And by the time we again ended up together at Cook School, we knew each other fairly well. Ralph, my assistant class leader, had recently graduated from Harvard Law School following his undergraduate years at Princeton. He made my job as class leader much easier because he was

such a steady, no-nonsense type of guy, and he tried to assist me in making our class look as good as possible. Two classmates, however, were constant troublemakers.

Being the class leader gave me the luxury of a private bedroom on the second floor of the barracks. Ralph was on the main deck below. I had few responsibilities beyond keeping track of the other recruits. One night, when I was sound asleep, however, Ralph rushed upstairs to wake me up. Even then a take-action kind of guy, Ralph already had my camera in his hand. "Come quick," he said as he hurried me out of the room. "We can get the goods on them." Sure enough, our two troublemakers were excitedly conducting a craps game on the ground floor of the barracks.

Ever the diplomat, at least in his Army days, Ralph decided that the photographic evidence of this "serious transgression" would be most useful in simply encouraging better behavior from the participants, and his logic did work, at least for our final two weeks together. My commitment to the U.S. Army included several years of service in the reserves following six months of active duty between the years of the Korean conflict and Vietnam. At one point I was actually transferred to the U.S. Navy and the USS Loesser in Norfolk, Virginia, but then was honorably discharged by the Army after being transferred to California with Vicks.

Ralph quickly went on to much greater things, including publishing his 1965 blockbuster book *Unsafe at Any Speed*, much to the chagrin of General Motors and the rest of the American automobile industry, though probably in their long-term best interests. Ralph's national social activism led him to become a five-time candidate for the presidency of the United States, beginning as a write-in in the 1992 New Hampshire primary. It was no surprise to me that Ralph became so prominent. But where was he in November 2016?

It would be several decades until we reconnected, in early 1992, when Ralph called in advance of a trip to Boston. I was publishing our first weekly newspaper then, and it included Ralph's syndicated column. The two of us spent some enjoyable time catching up during that visit, and we have kept in touch ever since. In September 2015, Ralph opened this country's first tort law museum, the American Museum of Tort Law, in a former community bank building, in his life-long home town of Winsted, Connecticut. Located less than two hours' driving time from Boston or New York, this truly exceptional museum fully justifies an educational stopover.



Bill (center) is shown above with U.S. Army Cook School classmates Barry Rich of New York city and George Sexeny of Winchester, Massachusetts, in 1960 at Fort Dix.

RETURNING TO VICK CHEMICAL in late 1959, for what would be my final assignment with the company, I covered a terrific sales territory within Vick's West Coast Division. That meant working out of Long Beach, California, and managing the company's sales business in Arizona, Utah, Colorado, Nevada, and part of New Mexico. And for some reason, I managed the accounts in San Diego County, California. What a fun region that was to work in at age twenty-four. Instead of my constant driving each week, there was an all new routine of flying off to a different region each Sunday afternoon or Monday morning. Once there, I would be off in my rental car until Friday afternoon, unless I chose to remain on the road over the weekend as was often the case.

By the start of that third year, Vick had me doing some interesting promotional work along with primarily calling on key accounts. This meant dealing with some of the largest accounts in the country, including a mammoth regional headquarters of Safeway Supermarkets, promoting wider displays and thus greater sales of Vicks on the shelves. There were also opportunities in representing the firm and its products at events such as the annual conventions of the American Dental Association and the American Medical Association.

One special project was helping to promote a major campaign in the fall of 1960 called the Vicks Care Crusade. The objective was to showcase numerous large display bins of assorted Vicks cold remedies on supermarket and other retailers' floors, with each display featuring advertising for the CARE organization, a prominent national charity that sent enormous numbers of

food packages all over the world.

The campaign included a drawing for a grand prize: free passage on the first commercial flight into space. I have often wondered whatever happened to that grand prize. Was the prizewinner perhaps among those high rollers who, in 2023, reportedly participated on the inaugural flight of something like Virgin Galactic?

In addition to doing guest interviews on a half-dozen regional radio stations, it was great fun doing live television appearances promoting Vicks and the whole campaign in Salt Lake City and Denver. The live TV interview in Denver was on a regional daytime show, where the host invited me to rehearse, the evening before the actual show. He was passionate about doing well by the Vicks Care Crusade, and I was grateful to have the opportunity to practice.

There was almost a full crew in the studio for the dry run, which included everything except the makeup routine. The next day, the host seemed quite excited with the net results of the extra effort, and I was certainly impressed with his work. I then learned this was the first time either of us had done a live interview.

I CONTINUED what turned out to be my final year at Vick, still feeling that as long as I was on Vick's payroll, it was up to me to do my best possible work in return. But weekends were still all mine, especially when stationed out west, with fun stays in several great ski resorts or national parks, depending on the season. There were more carefree weekends then than I would have for the next thirty years.

Weekend lodging was readily approved as part of the give-and-take that Vick managers encouraged. Resort lodging, which frequently came with built-in opportunities for activities like snowshoeing, group horseback riding, and equestrian care, was especially enjoyable. One of my most adventurous weekends out west involved taking the famous mule ride down the trail that is cut into the south face of the Grand Canyon and is only three feet wide in some places. The mules were aging but fully experienced.

Vick Chemical filled a critical role in my life and was an ideal first real job. I learned about what one version of corporate America was all about, and was able to do the job my superiors wanted done more than adequately. It was a magnificent learning opportunity, specifically because it frequently put me in meetings with new friends, just a few years older, almost all of whom could help me to learn. I really enjoyed these associations, and they helped me to



Bill is pictured, in 1961, appearing on KSL TV, Salt Lake City. Bill did live interviews with two Rocky Mountains television stations. (He was not discovered to be a television star)

greatly broaden my skill set.

There was a real art form to learn about not taking “no” for an answer, and how to do it tactfully and gracefully. I learned to seek out colleagues who felt the same way and who would revel in finally closing a difficult account. When a prospect just would not say “yes,” we all wanted to at least change that to “not yet.” That little trick of the trade often led directly to breakthrough moments.

But there was also the restlessness factor. Sometimes, irrespective of anything a company does, excellent employees will simply get antsy because of factors that are entirely unrelated to their work. Employees may be ideally suited, well paid, respected, and secure, but when some almost insignificant thing pops up, they will chuck everything and go elsewhere, often resulting in a great waste of talent. On the other hand, quite frequently such valued employees will quietly pack up and move on because they have been working, frustrated, at the whim of underperforming or disgruntled supervisors. Careful exit interviews with departing employees can be extremely useful in uncovering situations that senior managers might easily modify or correct.

Today at Cummings Properties we sometimes hire young people for professional positions that will be their first jobs, but our longevity factor with that sector is troublesome. We have a much higher retention rate among

new recruits who have first worked for a few years elsewhere. The average seniority among our entire Cummings staff is slightly shy of eleven years (as of December 2023), with many employees now at or approaching forty years.

It has always seemed quite strange to me how many business firms completely underestimate the great value of such long-term, loyal colleagues, especially when it comes to institutional memory.