

REBEL *WITH A* CAUSE

MY LIFELONG JOURNEY TO MAKE A DIFFERENCE



JAMES S. POCKROSS

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Dedication

This book is dedicated to David and Millie Honigberg (my loving in-laws)

Dedication

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Chapter 1

Early Childhood: The Raising of a Rebel

COLD.

That's how my mother described the dark and dreary February morning I entered the world. I cried out loudly as I first breathed the Chicago air and the Pockross family welcomed its new addition. What would become of me, my family wondered. Would the Pockross family finally have a Nobel Prize winner? Was I to be a business titan? Or was I to become a criminal? Only time would tell. Seventy-plus years later, I still don't know the answer. But it's not looking good for a Nobel Prize.

My first memory is as a nine-month-old. I remember screaming in pain as I was laid out on our dining room table. My dad phoned our pediatrician Dr. Rosenbloom and described the symptoms. Dr. Rosenbloom accurately diagnosed the problem! My appendix was being destroyed by a poisonous fluid that was on track to destroy my intestines.

My appendix had to come out NOW. I was hours from death. My dad rushed me to Michael Reese Hospital on Chicago's South Side, and I had my appendix removed. The timing of the surgery was good, and the poisonous fluid never entered my intestine. My life was saved.

I recovered but was left with a large scar on my stomach. I have always been ashamed of the scar as it made me feel different from other kids. I never wanted anyone to see the scar. I never went swimming and always wore a shirt outdoors. I told people I had sensitive skin.

I hid the scar because I thought it revealed me to be sick and a weakling. Sickly, is how one could describe my early years. I was hospitalized twice with pneumonia and always seemed to be sick with sore throats, colds, or whooping cough. Dr. Rosenbloom made house visits so often he almost became a fifth family member.

As a result, mother was extremely overprotective. I was never to get into a fight. I was never to engage in a physical activity like climbing a tree or playing rough games. I was to make "nice-nice." I was taught to never compete or try hard at anything. "To try is to die." I didn't want to die.

She imparted no confidence that I could do anything. Her tacit message to me was that I was weak, inadequate and inferior. I was capable of doing nothing. My best hope for the future was to figure out a way to survive. Otherwise I didn't have what it takes.

And so, my life philosophy was scripted: I am weak and inferior to others. I'm not normal and am going to have a hard time. Life will be difficult. Unfortunately, I was a very good learner.

I learned this philosophy from my mother. My mother was a first generation American born and raised in Kansas City, Missouri. Her parents were Jews from the Ukraine. They immigrated to America around 1915 to avoid religious persecution from pogroms who wreaked havoc on Jews. (Pogroms were government sponsored violence that targeted Jewish people living in small villages called *stetls*.) These were massacres where Jews were killed, taken prisoner and had their property taken or burned. I well remember my grandmother telling me of one time where her sister was forcibly taken by the pogroms. My great-grandmother was given a choice: we kill your daughter or you give up one of your few lambs. Needless to say, the lamb got a new owner.

My mother was a fearful person who had little self-confidence. To her, the world was a dangerous place that was out to get her. The apple didn't fall far from the tree.

Unfortunately for me I had one challenger to this life strategy—my close cousin Stuart Pockross. My “older” cousin Stu was born 30 days before me. Stu was an outgoing young tyke who liked to wrestle with me. It was no contest. He was big and chubby, and I was small and skinny (note: the Pockross family nicknamed me “skinny Jimmy”). I'd always let Stu win without putting up a fight.

One day Stu got frustrated and yelled out, “There's more to you than you think. You're able to fight. So fight and show me what you got” (we were aged three at the time). And I fought. Stu couldn't pin me. I learned I had more strength than I knew and that there was something to me. I wasn't such a weakling.

Nevertheless, I was fearful of others and often retreated alone to my bedroom. I felt safe there and no one could hurt me.

At age four my parents enrolled me in nursery school. This was an effort to socialize me. I hated nursery school and often just sat in the corner. Contact with my peer group wasn't my thing.

One day one of the teachers or students said something that made me “very angry.” I just wanted to be left alone. Out of nowhere, I decided to go on a talking strike. I didn’t utter a word for months. The teachers had no idea why I stopped talking. Nor did my parents, Dr. Rosenbloom or anyone else.

And no one had a solution. That is, until my dad decided to set me on my own: “Any son I have can talk. Since you can’t talk, you must not be my son. So I’m going to do you a favor. I will drop you off nearby and I am sure your rightful parents will get you. Put on your hat and coat and we’ll get you going.”

Silence.

So, there I was on 78th Street and Jeffery Avenue on a chilly fall night. I had my coat and cap and a red paisley handkerchief containing a lot of chocolate chip cookies. My dad drove me there and told me to get out and to wait for my “real” parents to get me.

I waited and I waited. And my “real” parents never showed up.

What was I to do? I was a little kid in a big scary world. Plan #1 was to hide in a nearby cellar. After ten minutes, I knew this would not work. Eventually I’d run out of chocolate chip cookies. I got scared. Maybe I’d die.

I came out from the cellar and parked around the corner was my dad’s blue Pontiac. I walked up, opened the door and my dad asked, “What have you got to say?” I must have said something as he drove me home. I felt incredibly angry. I had lost.

I never went back to nursery school.

If there’s a moral to the story, it’s that I need my own space. (My wife will add that I am “extremely stubborn” at times.) I’ve always felt most secure in the safety and comfort of my bedroom. I’m in my own world and no one bothers me.

Chapter 2

School Daze

Unfortunately for me, the world has demands that I needed to meet. High on my hate list is SCHOOL beginning with kindergarten. I didn't want to go to school or be regulated in any way. I just wanted to be home. I was safe there. Against my wishes, I was forced to go to kindergarten. Since I didn't want to be in class, I often made a simple decision: I put on my coat and ran out of school. My much bigger and faster kindergarten teacher would have to leave the other kids unattended and chase after me. She'd catch me and would have to carry me kicking and screaming back to class. I'm sure she didn't want me in her class.

I wasn't exactly a big hit with the principal either. My mother was a frequent visitor to Mrs. Reyland's office over my disappearing act. What could they do about little Jimmy? Absolutely nothing. I didn't want to be in school but had no choice.

At least I was consistent. Every report card I ever received had a big check mark in the box: "Does not conform to school regulations."

I hated when I got promoted to first grade. The teacher actually expected me to learn something. There were two first grade classes: one for the "normal" kids and one for the "slow" kids. I was placed with the "slow" kids. Since I didn't want to be in school, I didn't do very well. All I would do was daydream that I wanted Rin Tin Tin to be my dog. I refused to try to read aloud about Dick and Jane and their wonder dog, "Spot."

Most of my time was spent in the Adjustment Room where I was placed in remedial reading, remedial arithmetic and remedial speech. When the school year ended, my first-grade teacher, Angeline Caruso, wanted to flunk me. Only through the advocacy of my mother was I promoted to second grade. I was actually promoted "on trial." If I didn't perform, I would be demoted back to first grade. It should be noted that Ms. Caruso had strong administrative skills, as she was eventually appointed the "acting superintendent" of all Chicago public schools some years later.

I never adjusted well to being in school. I barely got promoted most years and was always placed with the "slow learners." The big event of the

day for me was when the dismissal bell rang.

There was a toll I paid: I felt I must be slow and stupid. After all, my classmates were typically not very bright, and the teachers treated us like second class citizens. They never expected anything from us. In their view, we were just stupid kids with little hope for a bright future. I still feel this way about my brainpower even today.

One teacher did hit it on the head. Mrs. Panos, my fifth-grade teacher, was a harsh disciplinarian who ruled her class with terror. Every student feared her—especially me. I couldn't understand how any man could marry her. I pitied her poor son Billy.

When the night for parent-teacher conferences came with Mrs. Panos, I knew I was headed for ugly times. Sure enough, my mother came back from the conference really upset. I was sure Mrs. Panos told her what a lazy, stupid, worthless person I was. I was wrong.

The dialogue between Mrs. Panos and my mother went along these lines: “Mrs. Pockross, your son Jimmy displays no interest in school. He doesn't want to be here. As an experienced teacher, I know that Jimmy is exceptionally bright and is really one of the mostly gifted students in the class. He doesn't perform at all and just gets by. Jimmy has one major problem that prevents him from reaching his potential. And that problem Mrs. Pockross - is you. Jimmy is very shy and fearful. I suspect that you have greatly overprotected him, and he sees himself as incapable, and just withdraws. He has no confidence. Mrs. Pockross—please give him room to fail and to test his limits.” My mother was speechless.

When my mother came home, my mother told me what Mrs. Panos said and asked my opinion. I was shocked. I told my mother I didn't know what “overprotective” meant and that I wasn't as bright as most of the other students. I told her I didn't like school; I didn't like Mrs. Panos and she didn't know what she was talking about.

Life went on as always. I didn't change and my mother didn't change. She never encouraged me or gave me any support. My mother was emotionally closed and couldn't help me bloom. I felt unworthy and just wanted to be invisible.

When it came time to begin high school, the guidance counselor, Ms. Lynch, met with each of my eighth-grade classmates to help us select the classes we were to take. Ms. Lynch's comments to me were as expected: “Mr. Pockross, you have a poor academic record with barely passing

grades. It seems you just get by. Maybe in high school you'll take a new lease on life and do better. You'll be taking basic classes."

Students were placed in one of seven academic tracks. The top one was for the very bright kids and were all accelerated classes. These were for the college bound students. Track seven was for the severely "mentally challenged" that probably should have been put into a special needs school. (To the best of my knowledge, the Chicago Public School didn't offer special needs schools in the 1960's). I was placed in track #5—below average.

I try to be politically correct, but I can only say that my classmates in track #5 were "really stupid." Some couldn't read at all or could barely read. A class like algebra was like an unlearnable foreign language to these students. I never tried, since I hated school, and still managed to climb to track #1 within a year. I survived and miraculously ended up in the top 10% of my class. I truly never cared about academics and never studied. I only wanted to be cool and popular.

As to being cool, our school (like most schools and some of the neighboring high schools) had a social pecking order. At the top rung were the really cool guys, the star athletes and the best-looking gals. For the Jewish kids, the top rung in the social strata was being in a fraternity or sorority. Rung #2 was a Jewish organized club system called AZA's (for boys) and BBG's (for girls). These were for the kids who weren't as cool. Many were what we call nerds today. The bottom rung was the unaffiliated. To be in a fraternity, you have to be asked to join and then get a vote of confidence from all fraternity members. The AZA's accepted you for membership so long as you had a heartbeat.

In high school, I wanted to be popular and thought of as cool. So, I was driven to be in one of the fraternities.

The way the fraternity system worked was that one of the active members of the fraternity would have to invite you to be a member (it's called "being brought up"). You'd then get a fancy invitation in the mail to attend their "Smoker" event. At the Smoker, the guys in the fraternity, the brothers, would size you up to judge you to see if you were cool enough to fit in with the fraternity. After the Smoker, the active members would have a meeting to discuss the merits of each of the prospective new members. Then there would be a vote. If one of the brothers didn't think you'd cut muster, you'd be rejected (it's called being "blackballed").

My cousin Stu had my back and brought me up to be a new member (a pledge) of PALS (Phi Alpha Lambda). I went to the Smoker on a Friday night, tried to act cool and waited to see how the vote went on Sunday.

I got blackballed. One guy didn't think I acted cool enough when he was "playing the role" and he blackballed me. Thirty-nine "yes" and one "no" vote and I was out. Fifty-five years later, I still don't have the faintest idea of what "playing the role" is.

I was really hurt, as I truly wanted to be in PALS so I could parade around high school wearing my cool light blue PALS jacket. The rejection was psychologically very painful for me. It was confirmation from the world that I wasn't worthy. It hurt me to the core.

On the following Monday morning, my mother served me breakfast before school. With a glum look, I informed her that I had been blackballed because I wasn't cool enough. While I needed support and love, all I got were needles. Ever the supreme pessimist, my mother hit me with a barrage of questions that were too painful, or I was unable to deal with. What was wrong with me? Why wasn't I cool like Cousin Stu? My mother had expertise in making me feel like shit. At that moment, a thought exploded in my brain: my mother was a lousy parent. She did nothing to build my confidence and I felt inadequate and uncool because of it. I needed to break free from her and my family. I wanted more. Even if I didn't recognize it then, I was strongly determined to make the most of my life. I decided it was time for a momectomy, and I cut her out of my life.

I told her getting blackballed really hurt, as did her pessimistic questioning. I didn't want to talk about it. I felt like she was trying to tear me down and I wouldn't accept it. I would no longer talk to her. Over the next fourteen years I doubt that I said more than a thousand words to her. In my head I was free from her.

Three other memories stand out for me during my high school years. The first set of memories involves working at my dad's Tastee Freez during the summer. The Tastee Freez was located at 48th and South Park on Chicago's South Side (South Park had a name change some years later to Dr. Martin Luther King Jr. Drive). The Tastee Freez was in the heart of Chicago's South Side black community.

To keep me from sitting around our house all summer, my dad demanded I work making ice cream concoctions and being a short order

cook. The pay was fifty cents an hour and I was a bargain (everyone else was paid more). I learned about cooking hamburgers, making milk shakes and making change.

Our Tastee Freez was unique. Not only did we have two open windows where customers would place their orders and be served, there was also an inside area with seating. We could be open all twelve months of the year. There were five stools customers could sit on with red vinyl tops where people could eat their order on a formica counter.

Working there showed me a whole new world. My background was basically being around white Jewish and non-Jewish kids who planned to go to college and become doctors, lawyers or accountants. Our store was located near the local unemployment office. I met many people who were down on their luck. They'd often tell me their down and out life stories as they nursed their morning coffee while sitting at the counter. Many told me they grew up in Mississippi, Alabama or Louisiana and came north for better jobs and to escape the awful treatment they received in the south. Many of them told me they lived in small crowded apartments filled with roaches. They couldn't find work and got back south however they could.

My parents and their friends never talked about getting kicked out of their house because they were jobless and couldn't pay their bills. These people did. I felt badly for these people who got the heel of life stamped on them. When I worked at the Tastee Freez on Saturdays these people would just sit on their stool for hours, drink a ten-cent cup of coffee and tell me about life in the South.

Du Sable High School was nearby and some of the students would come by when I was working. I believe I was a curiosity to them. I got introduced to a culture so alien to what I was used to. The girls had no aspirations for college. They just wanted to get married and be mothers. The guys just wanted to graduate and have a good time. Going to college was a distant thought to them.

The Regal Theater was located about three hundred feet north of the store. The Regal was a mecca for all the black entertainers in the country, and where greats such as Ella Fitzgerald and Billie Holiday performed. Often the entertainers would drop by before or after their shows and order something. The indoor area with the five stools was packed. Sam Cooke came in one night and ordered a Coke and left an autographed picture of himself on the wall. Within seconds, the picture disappeared.

The same thing happened with Brooks Benton and some of the well-known athletes who would go to the Regal shows.

Saturday night was special. Customers would come in dressed as if they were going to a wedding or a prom. The scene was so different from my high school scene. At my high school, Bowen, you were cool if you had on Bass penny loafers (with no penny in them), Adler wool socks, white Levi jeans and a madras or button-down collar shirt. Those styles were not very cool around 48th and South Park. This crowd had guys in tuxedos or colorful shirts and the women dressed as if they were models ready to walk the runway.

I got along with the employees who worked for my dad. One of the employees, Roy, was a young guy just a little older than me who was a gang leader in an up-and-coming gang named the Blackstone Rangers. We got along well. Roy told me I shouldn't deal with them because they did bad things. The Black Stone Rangers became a major force in the neighborhood where the store was located. I can't say that knowing Roy helped but I was never accosted when I walked the streets of the area and our business was never extorted to pay a protection fee to the Rangers.

Roy and I had a funny conversation one day at the store. A dignified man in a suit came to an outside window and ordered a small Tastee Freez. I filled the cone with soft serve ice cream, served it to the customer, collected his dime and put it in the cash register. Roy asked me if I knew who my customer was. I shrugged my head and told him no. The guy seemed ok. Roy then explained it was Dr. King. Dr. King was a preacher from the south who was working out of the Liberty Baptist Church down the street. He was organizing a march in the Chicago suburb of Cicero. Roy told me Dr. King was trying to make life better for black people who have been treated like second-class citizens ever since they came to America.

Overall, the whole experience working on the South Side opened my eyes to a different side of America that I never saw before. While I had my own bedroom to sleep in and food on the table, some people didn't have that. These lives seemed so hopeless and disadvantaged. Though we weren't well off at all, these folks had little going for them. They had no money, no job and sometimes no place to live. As I watched them sit on the stools, I could feel that life had defeated them. I felt sad for them. As a true believer in equality and democracy I wanted to do something to help

them, but I didn't know how. A seed was planted.

The second memory involves one of my favorite activities: walking. I often walk for pleasure and just watch the birds and flowers and think.

One pleasant summer night, I took a walk and recapped the first sixteen years of my life. They were quite unremarkable. I did not excel at anything and was a totally uninterested student. I never wanted to be in school and studied as little as possible. I had no involvement in school activities and never once thought of going to a high school prom. I was invisible. I wondered where this was all going to lead. The answer came to me: nowhere.

The thought then came to me that my life was an important and precious gift. I was the master of "getting by" and put no effort into anything. I changed at that moment. I decided to get serious about my life. I wanted to maximize myself and be the best I could be. The journey to unlearn the lessons that my mother taught me began.

I began reading even if it wasn't required for class (Note: I only read books required for class, and often didn't read those if Cliffs Notes were available). I took a strong interest in vocabulary building and learned hundreds of new words. I began to look at the world around me and started seeing how things worked. I got serious about life.

Memory Number three is the class notable selection. One of the traditions at Bowen High School was to recognize graduating students for notable traits. Some of the categories included: most likely to succeed, most popular, smartest, best friend or most talkative. There was also a notable category—the class shyest. I had hopes of being recognized into one of the former categories. To my chagrin, I was noted as "the shyest male."

It really hurt me. It was a confirmation to me that no one knew who I was. I was viewed as inhibited and unknown. The class could have come up with something else. I had to wait twenty-five years to erase the embarrassment. I served as the chairperson of our 25th high school reunion in 1990. I was still bothered by my designation as "shyest male" and demanded of the planning committee a revote. The reunion committee partially sympathized with me and actually did have a new vote and created a new category. At the reunion, they gave me a giant gavel with the inscription, "Most likely to succeed at organizing a 25-year reunion. Love, Your committee!!"

When I entered college I was afraid. My older brother Terry had started college a few years earlier at the University of Illinois. He managed to flunk out after one semester. In my view, he was smarter than me and I figured I'd suffer the same fate. (Note: The University of Illinois in the 1960's could be called "flunk out U." It accepted most student applications and then flunked out a lot of them).

I didn't really want to go to college, but the hopes and dreams of my parents were that I'd graduate and get a job with security for the next 40 years. Then I'd never have to worry about money like they did. In addition, if I bypassed college, my draft status would be 1A (eligible) during the Vietnam War. I didn't want to die in Vietnam.

My only college choice was the University of Illinois at Chicago Circle, a bit southwest of downtown Chicago. The campus was ugly. It was all concrete and steel. At 81 dollars per quarter it was all I could afford, as my parents had no money to pay tuition and costs.

I had no idea of what academic programs to pursue. I didn't know what I wanted to be when I grew up. Since I was interested in people, I chose to major in psychology and become a psychologist.

I studied much harder than high school and managed to stay in school. In the course of my studies I learned two important things about myself that stayed with me for life. Item number one is my hyper competitiveness.

When I signed up for the introductory course in Psychology, Psych 101, I figured I'd do well in the course. After all, it was my major.

The class was taught in a large auditorium with over 400 students. Grades were based on three multiple choice tests and a final exam. One assignment that wasn't graded was that we were to form a team of four and conduct a psychology experiment. My buddy Roy took charge and we teamed up with Cheryl and Linda. Cheryl was nice and average looking. Linda, however, was something else. She was beautiful. Her face rivaled the best-looking actresses of the day. She had blue eyes that just melted me and long blonde hair. I doubt she had any problems attracting male attention. Linda, however, was very standoffish. I figured that I was a lot smarter than Linda.

The results of the first psychology test indicated otherwise. My score was a solid B. Not bad I thought. When I smugly checked to see how Linda had scored. I figured she'd have a very low score. My mouth

dropped. Of the 400 students, she had the highest score. I rechecked her score to make sure that I had read the right line. I had never felt so humiliated. How could life be so unfair. Linda was beautiful and really smart. I vowed this would never happen again. I became obsessed with outcompeting Linda. My life became study, eat, sleep. I allowed no time to do anything else.

I was ready when the time came for test number 2. I well remember confidently filling in the little boxes with my number 2 pencil. I aced the test. And then I eventually saw the results: a tie. Linda and I had the highest scores in the class. She was really smart. Test number three was the same result; a tie for the highest score in the class. On the final exam, my test results exceeded all scores but one - Linda's

I never said anything to Linda about how hard I had studied or my sense of humiliation. When the last class ended, I wished her farewell and never saw her again. She had no idea of her impact on me.

A few weeks later, I received my final grades in the mail. Shock number two happened. I had all A's. This had never happened, and I looked at the slip of paper for an hour. My fear of failure at the University of Illinois evaporated.

The second learning experience involved German class. One of the University of Illinois academic requirements for a liberal arts degree was that a student had to take two years of a foreign language (or pass a language test to waive the requirement). The language choices were Russian, German, French and Spanish. In the mid 1960's during the heat of the cold war, learning Russian or German was encouraged, since the U.S.S.R and East and West Germany were world powers. With mixed feelings, I chose German. The cause of the mixed feelings related to the horrors the Nazis perpetrated on the Jews during World War II. Since I also didn't want to learn the Cyrillic alphabet, taking Russian was out.

As part of the German course work, we were required to read Part I and Part 2 of Faust. Faust is regarded by many to be the highlight of German literature. Faust, a poem, was the crowning work of its author, Johann Wolfgang von Goethe. (There's actually a street named after him in the old German neighborhood in Chicago. Most Chicagoans mispronounce it).

The story concerns the pursuit of Heinrich Faust for fulfillment. Faust, a learned scholar, feels that none of his many lifetime

achievements have provided him a sense of fulfillment. He yearns to find the meaning of existence. In his quest, he makes a deal with the devil (Mephistopheles). Faust agrees to sell his soul to the devil if he could find one moment in time where he feels he is completely fulfilled. With the help of the devil, Faust pursues many ventures in his search for fulfillment. Faust Part I includes his tragic love affair with the young, pure, beautiful and naive Gretchen. The affair sadly ends with her death.

Faust pursues many other avenues in Part II in his search for fulfillment. In the end, he finds fulfillment having responsibility for reclaiming land that had been underwater. He sees that this will be an ongoing and worthwhile project that makes a difference to the people living on the land. At this moment of his fulfillment, he dies. At Faust's burial, the devil makes his effort to claim Faust's soul. At that moment, the heavens open up and a band of angels led by Gretchen claim his soul. They chant that he who strives forward for good can be saved. Redemption is possible.

When I read those words, tears filled my eyes. I saw my future. I knew at that moment I was Faust (sorry—I made no deal with the devil). I would struggle and try many different things. Many would fail. Some would succeed. I needed to keep moving forward, experiment in life and take risks. I had no plans to hurt anyone or to be immoral. With a good heart and the right intention, I could be redeemed. I wanted a sense of fulfillment and that life was worth the struggle.

Chapter 3

Military Madness: Confessions from a “Trained Killer”

After graduating from the University of Illinois, the U.S. Army provided me with a second set of experiences that opened my eyes to another America.

I learned to kill when I served in the U.S. Army in 1969. By employing the “rear strangle takedown” I could sneak up behind a person and break their neck in about five seconds. I have yet to kill anyone, but I almost did once. It took five large males to hold me back from killing one of the Green Bay Packers, Charles Martin, at a Chicago Bears game I attended in 1986. (Charles Martin tackled Chicago Bears quarterback Jim McMahon and then dragged him 15 yards after the tackle. McMahon suffered a separated shoulder and was out for the year. I knew at that moment the Chicago Bears’ Super Bowl chances had evaporated, and my brain circuits exploded with rage. I was going to kill Charles Martin using the rear strangle takedown I learned in the Army. As I jumped out of my seat, my family members screamed, “Stop him. He’s going to kill the Green Bay Packer.”)

I confess to not being a very good soldier. I had to bribe my way to graduate from basic army training.

Some background is necessary. When I was about to graduate college in 1969, the U.S. war in Viet Nam was near its peak troop engagement. I had a student deferment while in college, but upon graduation I would be classified as “1A” draft eligible. In 1969, there was a mandatory draft and all red-blooded American males over the age of 18 were eligible to serve in the U.S. military. None of my peer group wanted to be drafted and potentially serve in an infantry unit in Viet Nam. One option for those who didn’t want to serve in Viet Nam was to enlist in a local National Guard (NG) or U.S. Army Reserves (USAR) unit. This was a legitimate military option that virtually guaranteed we would not have to serve in the Viet Nam. NG and USAR units had periodic openings and offered draft eligible men the opportunity to be put on their waiting list. On a subzero morning in January 1969, I waited outside in line for three hours to be the first to sign up for the waiting list.

In March, the 374th convalescent unit contacted me and inquired if I wanted to serve our country as a clerk typist. That was the only opportunity that was presented even though my test scores were extremely high. I accepted the offer and enlisted.

The commitment for a reservist was as follows:

- Six-year commitment
- Required attendance at four half-day reserve meetings every month
- Must attend two weeks of summer camp training every year
- Must serve at least four months of active military duty including two months of Basic Training (BT) and two months of Advanced Individual Training (AIT)
- Reservist and National Guardsman had the potential to be called up for “active duty” if there was a need for a “call up.” Several National Guardsmen I know got called up in April 1968 when Dr. Martin Luther King Jr. was assassinated and there were riots across the country

The 374th convalescent Unit had over 100 soldiers, many of whom were physicians and dentists. Summer camps were to be spent in convalescent centers, helping injured and drug addicted Viet Nam veterans rehabilitate from their physical and mental wounds. Unfortunately, our commanding Officer (CO) was a “gung-ho” soldier who always wanted our two-week summer camp to be in Cameron Bay in South Viet Nam. This didn’t sit too well with any other officers or with the higher ups in Fifth Army headquarters. We usually ended up in Fort Carson in Colorado Springs where my military comrades set records at the Biltmore Hotel for how much beer they could consume.

I received my order for Basic Training to begin September 1969 at Fort Bliss near El Paso, Texas. I well remember my flight to El Paso, as I sat next to a two-year-old who screamed and cried the entire trip. Was this an omen? I was scared. Would the U.S. Army find out I was inadequate and kick me out?

The purpose of Basic Training is to mold ordinary unfit young men into trained warriors. The eight weeks of Basic Training was far from fun. Most days were filled with hours of Physical Training (PT): learning to

accurately fire a rifle, marching, being taught to kill and being indoctrinated to conform to the Uniform Code of Military Justice. Young “trainees” were put into companies of two hundred men that were further broken into platoons of fifty men each. Overseeing the platoons were one or two drill sergeants who were the extreme source of authority. Following their orders were paramount. It was their job to make us “trained killers.”

Serving in Basic Training exposed me to people I never dealt with in life before. Many of my cohorts were poor, barely educated or were of minority backgrounds. Many were given a choice - spend time in prison as a felon or enlist for three years in the Army. Others in my Basic Training company called themselves “coonasses.” They were guys of French descent from rural Louisiana who were drafted. My military peer group was a world apart from the upwardly mobile peer group I experienced at the University of Illinois. This was the other America.

One thing that really shocked me was how many of them dealt with money. Our pay as privates was about 100 dollars a month payable at the end of the month. Since there was nothing to spend money on, I would just accumulate mine. About two or three weeks after pay day, many of my fellow soldiers would approach me and ask to borrow money. The offer was simple, lend them the money and they would pay me 20% interest per week until the next paycheck came. I told them I'd lend them the money and not charge them that outlandish interest rate. They insisted on paying me the 20%. That is what they had to pay when they were home. They all eventually paid me the 20% and I didn't protest. When I completed all training, I had more money than I had been paid.

What amazed me is how these guys could put themselves into financial positions when they were paying over 1000% interest on an annual basis. They'd be trapped debtors all their lives. I wondered if anyone ever taught them about how to manage money. These guys had no chance for the good life.

In Basic Training, there were a handful of National Guardsmen and reservists. The drill sergeant and other “trainees” didn't like us. In their view, we were “privileged” and were smart enough to get a college education and not have to enlist in the regular army. More importantly, the possibility of our being sent to Viet Nam was nil. So, whenever a special project (called a detail) that no one wanted any part of came up, a

reservist was always selected. I got used to cleaning toilets and painting picket fences.

I still have nightmares about living through Basic Training. We'd get up at 4:30 a.m. and run and exercise for hours on end. On the brain part of Basic Training, I was fine. I easily mastered the Uniform Code of Military Justice. On the physical part, not so much. And then there was rifle marksmanship. I was a total "bollo" (military term for failure) here.

On the physical fitness piece, we had to get a score of at least 300 points of a possible 500 on the physical fitness test to graduate from Basic Training. On all the practice physical fitness tests, I never had a score above 300. As the final fitness tests approached, I feared that I would spend the rest of my life recycled into Basic Training. Miraculously, my physical fitness peaked the day of the test and I walked off the field with a score of 440. I don't know where it came from. My drill sergeant was ecstatic because my score put our platoon as the top performer in the company.

I can't say the same about my rifle marksmanship. In order to graduate from Basic Training, a trainee had to hit a minimum of 30 targets out of 96 attempts. Almost every morning we'd be driven out to the rifle range to practice shooting.

Our weapon was a rifle known as an M-1. These weighed about fifteen pounds, and I had a lot of trouble even holding mine correctly. We shot at silhouette figures anywhere from 25 meters to 300 meters away. We had to shoot from different positions such as standing, crouching, lying prostrate or shooting from a foxhole. On the morning of the final marksmanship test, the drill sergeants were in charge of scoring the tests. Some of the "coonasses" scored about 90 target hits and were quite proud of themselves. They were used to hunting in rural Louisiana. And then there was James S. Pockross. My not so impressive score was 4. There was no way I could ever hit 30 targets.

We had lunch and the "bolos" went back to the rifle range for a second try. Fortunately, the drill sergeants did not have to score the tests that afternoon. That responsibility fell on some of the "experts" (hitting 60 or more targets) in the morning session. As I went to my shooting station, I had only one question for my scorer: "How much will it cost me to get a score of 44?" His reply: \$10.00. So, I whipped out a \$10.00 bill and handed it over. I happily missed all 96 targets. I also had to explain

to my drill sergeant how nervous I was in the morning session, and that I calmed down after lunch. I have never fired a weapon since that day. The bribery worked.

There was one highlight of basic training that merits sharing. It's the day I duped the drill sergeants. One morning, the drill sergeants taught us how to do mass formation marching. This is where hundreds of soldiers march in unison in a parade. When we were instructed in our morning training session, I figured that we would be tested on how to do this at a future time, so I took notes. My gut feeling told me that we'd have mass formation marching that afternoon. Therefore, I studied my notes during lunch.

Sure enough, that afternoon we practiced mass formation marching. It went poorly and the drill sergeants deemed it was time to embarrass one of the trainees who had not paid attention. It was time to pick on a reservist.

“Where's Private Pockross.”

“Here drill sergeant.”

“Get over here Private Pockross”

“Private Pockross, the troops are not responding well to our orders. Perhaps you can do better. Take over.”

“Yes, drill sergeant.” I stood up and screamed. “FALL IN!” My troops moved slowly but eventually got into their proper positions. “POST!” No one moved. “Adams - two steps forward toward me, turn around and face you platoon. Franklin, Porche, Smith - same thing.” The soldiers followed my orders.

I noticed my drill sergeant's mouth drop in amazement. I also noticed that the other drill sergeants seemed to be in shock.

“REEE - PORT.”

“All present and accounted for Private Pockross.” My troops started laughing at my high falsetto pitched voice.

“Private Pockross, your troops are laughing pretty hard at you. What are you going to do about it?”

“All right troops, it's time to pump Texas twenty-five times (do twenty-five pushups).”

“One Texas Two Texas...”

“Well done Private Pockross. You can go back to your platoon. My boy Private Pockross did me good. If anyone lays a finger on Private

Pockross, harasses him or tries to intimidate him for the rest of Basic Training, Private Pockross is ORDERED to report such occurrences to me. The other drill sergeants and I will take corrective action. In addition, Private Pockross will be the first person in the meal line for every meal for the rest of Basic Training. No one eats before Private Pockross.”

And so, it came to be. Whenever the meal bell rang, the shouts arose, “Where’s Private Pockross?”

Basic Training graduation was a good day for me, but not so for many of the soldiers I had trained with. My orders were for advanced training to be a clerk typist at Fort Huachuca in southern Arizona. I knew that was coming. Many of the other fresh graduates received the orders they feared—Fort Ord, California—infantry. Everyone knew the Fort Ord infantry training was the steppingstone for the dangerous “search and destroy” missions in South Viet Nam. I observed many gloomy faces as I stepped onto the bus heading to Fort Huachuca. I wondered what fate awaited these warriors as the bus drove away. Over the eight weeks of Basic Training, I got to know many of my Army cohorts. The guys with criminal backgrounds mostly were found guilty of burglary. None were convicted of violent crimes. Many of the others were not well educated and did not have the career options afforded to me. Like the unemployed customers at the Tastee Freez, life seemed to offer them few choices. For some, they could serve time in prison or serve our country. If they were lucky, they’d come back to America and work blue collar jobs just getting by. I again felt lucky that fate offered me more options.

I wondered if at a future time, I could do anything to help them or maybe their children. It didn’t seem fair that their lives would have such limited opportunities. The memory of the disadvantaged stuck with me.

There were a couple of other takeaways from the Army experience. First, I was hardly a “star” in Basic Training. I felt inadequate compared to my red-blooded American counterparts. I was the worst rifleman in our company and my coordination and muscular fitness were an embarrassment. I didn’t feel equal to the other trainees. On the day of my Basic Training graduation, my drill sergeant took a parting shot at me, “Private Pockross, if you ever stick out your tongue, you’re so skinny, you’d look like a zipper.” (Note: I entered Basic Training at 5’11” and weighing 110 pounds. At graduation, my weight was up to 152.)

The second take away relates to the day I was discharged from active

duty. After collecting my discharge papers and my airline ticket back to Chicago, my buddies and I overnighted in a motel room in Tucson. I got up early on Saturday before my flight home and stared into the cloudless Arizona sky. I felt both feelings of terror and of exhilaration. At that moment I was totally free. I had essentially completed my military obligation and the future ahead was both unknown and unlimited.

Chapter 4

Casting My Fate to the Wind

What was I going to do with my life? How can I make the world better? What career choices will I make? Where am I bound?

I knew I wanted to make the most out of my life. I would keep trying and trying and would never give up. My Faustian journey would begin.

Upon arriving in Chicago, my top priority was to get a job. For me, a job was just a holding place before I went back to graduate school for an advanced degree. I wanted to work with people and did not want to work for any capitalist companies. My anti-capitalist bent was in sync with the counter cultural philosophy of the time: power to the people. I sought jobs with the government and the not-for-profit sector.

The first of my nine careers started on April 16, 1970. James S. Pockross, Welfare Rehabilitation Counselor. My job was to work with people on public aid to help them find jobs or be placed into training programs. The State of Illinois wanted to get its recipients off the welfare rolls so they could save money. I came face to face with the poor disadvantaged people living in the city. I sent them out on job interviews and they never got offered jobs. The only job placements I found for people were taxicab drivers for those with driver's licenses and people to clean hotel rooms. The job opportunities for those welfare recipients were very limited.

Within a few months I was offered a job at the City of Chicago Civil Service Commission. My job title was to be a personnel analyst. I would be trained to write civil service exams, to classify jobs or to conduct the job training programs for city employees. The job paid more, offered a six-month training program and had far better promotional opportunities. I accepted the job offer and career number two began in the summer of 1970. This is the type of job my parents wanted me to have. It was secure with conventional civil service status (this means it's hard to get fired), it paid ok, it had good health insurance and had a pension plan. After receiving six months of training, I was assigned to the Classification Division. My role there was to interview city employees upon a city department request, to analyze the employee's job duties and

to determine the job classification they were in. Stated differently, I determined if the duties the employee performed were that of a Junior Clerk or a Senior Clerk. I made my recommendation and it was almost always approved by the division head. The job classification was important because it affected how much the employee got paid. I did this for several city departments.

I liked the job; the work was easy. My co-workers were my age and were well educated. There was job security with no stress and never any working past 4:30 p.m. or on the weekend. It was a great holding position job.

But I was unhappy. It seemed everyone I knew was getting married and beginning families. In four years of college, I had seven dates, none of which lasted beyond one date.

My evenings and weekends were filled with loneliness. I had nothing to do and no one to do anything with. I was alone.

I felt a strong need to connect with people and develop new friendships.

Step number 1 for me was to move out of my parents' house on the South Side and up to the north side. The South Side had undergone dramatic racial change and everyone I knew had moved away. The North Side was where the action was for a young guy like me. The baby-boomer college graduates were moving there in droves to a night scene of bars, folk and rock music and social gatherings of all kinds. I found an apartment near De Paul University and moved my few possessions on April 6, 1971.

My timing could not have been worse. My dad recently had to take a chest x-ray to see if he had tuberculosis (TB) for his job. The test results came back and showed that he did not have TB but had water in his lungs and should see his doctor. When my dad's doctor got the results, he told my dad, "Pokie, you're a sick man. I need to have you admitted to Michael Reese Hospital immediately." My dad was admitted as a patient the afternoon of April 6, 1971.

That night I phoned his hospital room and told him I was moving out and my life was taking flight. I hung up and drove to my new apartment.

The call came at midnight. My father had dropped dead. The nurse explained he went to the bathroom and keeled over. They found him on the floor. My dad died at age 55 leaving my mother a widow of 53. The

loss hurts me to this day and I truly wish he could have seen where my journey led me.

There was a second loss later that day that greatly deepened my pain. I called Alice, a beautiful woman I had been dating. I liked Alice, cared for her and hoped in my heart that we could have a long-term relationship and possibly a marriage. She was part of my American Dream. I expected she would be emotionally supportive in this time of loss. Alice's cold reply still rings in my head, "Oh, did he really?" Alice said it with such indifference that I could tell she didn't give a damn. My relationship with Alice was over. She offered no sympathy and no emotional support. I felt empty. I had hoped she would care but she didn't give a shit.

More questions buzzed in my head. What did I do to lose her? Am I unlovable? Did we have a relationship or was it a mirage? Was Alice Faust's Gretchen? Will I ever have someone I could be with or am I destined to be alone? Is there any hope for a more fulfilled life?

Life for me became going through the motions. I'd work and go home to my empty apartment. There was no joy in life, and I felt as if a potent chemical had permeated my brain that made it impossible to smile. I was very depressed and hardly wanted to live.

One day I shared where I was at with my coworker Mark. Mark was a very perceptive guy with a lot of common sense. Mark shared where he was at and told me he saw a psychiatrist. He found it helpful and recommended that I talk to one to see if it would help.

Our family physician recommended Dr. B. Dr. B. was a well-regarded psychoanalyst in the Chicago area. I hoped he might help me.

I entered psychotherapy with the hope I could better understand myself and make my depression disappear. I further hoped that I'd better be able to connect with a woman and figure out what I wanted to do in life.

I found therapy sessions difficult. I described my growing up years and my family. I told him all about my overprotective mother and my dad who failed at so many businesses. He asked me questions about everyone in my life but never seemed to focus on the present. There wasn't much interaction between us. He'd ask questions and I'd answer.

"Did your mother show you much love?"

No.

"Did you do much together as a family?"

No.

“What was your dream last night?”

“Tell me about your childhood?”

After forty-five minutes of questions and answers, he'd then start giving his interpretations. He used fancy terms and I had no idea what he was talking about. I left the sessions more confused than awakened. I always felt puzzled and wondered whether it was worth the money. Nothing was changing.

I quit therapy after a year. Dr. B. said I couldn't handle the insights from therapy. My view was that I saw little progress and had little hope I could change with Dr. B. I never bonded with him and never felt he could help me. I even wondered if I could change because I was so inadequate.

Chapter 5

The Silencing of the Cockroaches

My depression continued and I eventually found some real help from a most unlikely source, the cockroaches that infested my apartment.

In spring 1973, my apartment was invaded by an army of cockroaches. They were everywhere. Worse yet, there were big ones and a lot of little ones that would grow into big ones and make more baby cockroaches. I figured I must be living in such a way that the cockroaches found my apartment a nice rent-free place to live. When I investigated about cockroaches, what I learned made no sense. I was neat, I never left any food out and I always washed my dishes right away. Still, I was afraid to call my landlord because I felt responsible for having the cockroaches. I thought if I called about the problem the landlord would evict me for being a slob.

Over time, my disgust with the situation overtook me and, with a jolt of courage, I called the landlord and asked to have an exterminator come out. The manager said he'd get it taken care of. Right. Nothing happened. Two weeks later I called again. He apologized and said he'd get right on it. Again, nothing was done as the cockroach population seemed to grow exponentially. I got so aggravated I decided to take matters into my own hands.

I visited a local hardware store and asked for advice from the owner. He told me that my freeloading visitors were probably entering the apartment through a hole in the ceiling near a pipe. He recommended sealing the hole by the pipe. He also recommended bombing the apartment with a cockroach "bomb." With the bomb, I was to empty all my kitchen cabinets and set off bombs in the kitchen, bathroom and bedroom. I was to evacuate the apartment for one day. I followed his directions, set off the bombs and headed to work.

When I returned to the apartment the next day, I found it to be cockroach genocide. Dead cockroaches were all over the apartment. I cleaned up the mess, washed all my dishes and felt a sense of exhilaration. My depressed mood went the way of the cockroaches. By acting by myself, I felt powerful and in control. I had a problem and I

conquered it. The cockroaches never returned. Clearly, an effective treatment for depression is going on a cockroach killing spree.

My co-worker Mark invited me to spend time with his friends after work. The group was essentially young college graduates with Jewish backgrounds who were of a liberal radical bent. We didn't blow up buildings but often went to marches and political social gatherings. My being with the group wasn't a political statement. It was purely social for me and gave me an opportunity to do fun things with others that I missed out on in college.

Most evenings were spent drinking cheap wine, listening to music, playing ping pong or just talking. Getting together with these people was part of my plan to get social. In college, I often was alone and never part of a social group. These were the cool people who were in touch with the times. The guys were bright and did fun things. The women were bright, socially aware and in general very physically attractive.

One of the pastimes we did frequently was indulge in drugs. Marijuana and cocaine were the drugs du jour. Almost everyone I knew tried drugs. If you didn't take drugs, you weren't "normal." I took the drugs to expand my universe.

My drug list is extensive.

- All varieties of marijuana (Acapulco Gold, Panama Red, Jamaican Ganja, Viet Nam Rainbow)
- Hashish
- Cocaine
- Quaaludes
- Methamphetamine (Speed)
- LSD (acid)

For the most part, I didn't find the highs from the drugs to be very exhilarating (except for LSD).

Marijuana highs (vintage 1970's) were pleasant and perceptually interesting. Food tasted different (to quote my friend Tim, Hershey kisses tasted like mud) and music sounded more inspiring. I was never so in love with marijuana that I smoked it alone. I didn't care for cocaine or Quaaludes. Snorting cocaine bothered my nose and the high didn't do very much for me. Speed felt strange to me and my energy level never amped up when I used it.

LSD was an extremely powerful drug. I used it only once, but either had very illuminating insights or some fascinating hallucinations. Let me retell my “trip.”

I was in Georgetown, an abandoned mining town in the Colorado Rockies near Denver. For one dollar, I purchased a tab of acid. The LSD was a small purple dot on a white sheet of paper about half the size of a postage stamp (for acid heads, it was called Purple Microdot). I popped it into my mouth and nothing happened for about an hour. Then suddenly I could feel vibrations shoot up my spinal column from the base of my spine to the back of my head. These vibrations got rapider and rapider. Suddenly I could see each musical note coming at me as I listened to Crosby, Stills and Nash playing “Wooden Ships.” Not only could I see each specific note, each note was a specific color. I found this fascinating. I wondered if the great composers like Beethoven and Mozart experienced music in the same way.

Then my perceptions shifted to the sense of smell. Everything smelled like raspberries. I have no idea what caused everything to smell like raspberries. I don't think there were any raspberries in the high altitudes of the Rockies. I don't even like raspberries. Perhaps I was a closet raspberry lover and didn't know it.

These perceptive sensations persisted for an unknown amount of time. Time itself ceased to exist. Time is a man-made creation.

Suddenly the top of my head split open and a spirit arose from the top of my head. It hovered about ten feet above my head. Insights about my place in the universe and the life choices I made flashed into my consciousness. I saw myself clearly as a sham. In life, I had always taken a defensive position. I always behaved in an acquiescing manner to appease others and to survive. The spirit informed me that this was bullshit. I was equally adequate to all, and much of my behavior to protect myself was unnecessary. I felt overwhelmed. Where did such insight come from? Was it true? At that moment I felt a part of the grand cosmos. Then my mind shifted to the line between sanity and insanity. I knew before taking the drug that some LSD heads went on “long trips” and never came back to reality. They were defined by society as insane. Was I going to take this route? Sanity and insanity are defined by society, not the individual. I am strongly sane and had no plan to live the rest of my life in left field. That finished the sanity-insanity question.

Then my thoughts focused on the nature of reality. I questioned whether everything I learned in the past was true. More specifically, I was high up in the Rocky Mountains and if past realities were wrong, could I fly? (There were cliffs around to test this question.) I recalled that Art Linkletter's daughter took LSD and thought she could fly. She tested this idea by flying out the window of a high floor of an apartment building. Knowing that the laws of gravity were still in effect, she dropped rapidly to the ground and died. I voted on the side of my physics teacher and decided not to fly off the cliff.

My next thoughts focused on whether there was a god or gods or were we just random spirits thrown into a chaotic universe. Sad to say, I didn't reach any conclusion on this question. Perhaps I wasn't sufficiently spiritually attuned to find an answer or each of us has to find our own answer.

The final focus of my LSD experience turned to sex. Timothy Leary, the godfather of LSD trippers, reported in a "Playboy" magazine interview that sex was supposed to be fantastic while the traveler is on an LSD trip. I wanted to discover if this was so. There were two problems, however. Problem one was that I was at 8,000 feet elevation in the Rockies and there were no females available. Problem two was that there weren't any females interested in making love with me anyway. I suppose this will be one of the great mysteries I take to the grave. Is sex better on LSD?

The LSD experience doesn't last forever and I "came down." Music sounded like it usually did. The mountainous terrain smelled like evergreen trees, and I went back to my psychologically comfortable position of being inadequate.

The LSD experience was very powerful. I also saw that it was drug induced, and I like reality as it is. It was interesting, but my ties to reality were strong. I never took LSD again. In my search for fulfillment, I wanted my moment to be based in reality, not a drug high.

The one other high I passed on was heroin. When the local pusher came by offering free samples and claiming the high was fantastic, I thought of someone I knew who overdosed and died. I passed on the free sample.

But I truly never felt part of this social group. Their bonds were formed by four years in college or even before. I was the new kid in town. I was shy and felt awkward like I was an intruder.

I hit the pits with them when they decided they would visit our revolutionary brothers and sisters living communally in San Francisco. San Francisco was the hotbed of the political and sexual revolution. I didn't care about the politics, but I sure cared about the sex. This would be my first real vacation as our family never once went on vacation. And I wanted to see the pure lotus land—California. A group of us drove out to San Francisco to support our “brothers and sisters.”

On one of the dreary, chilly Saturday afternoons that San Francisco is known for, there was nothing to do, and the sexual vibes in the house were strong. Pretty soon commune mates were scattering off to the bedrooms in pairs. All I could do was listen to the women screaming from the bedrooms in sexual ecstasy. While this was happening, I sat alone in the living room on an old, crappy green couch listening to Cat Stevens sing about finding a “hard headed” woman. Periodically some of the guys or gals would come out of the bedrooms in their bathrobes, give me a smirky smile like they were up to something and lead to the next bedroom. The orgy was on. I'll call it a semi-orgy because one person was excluded—me.

Thoughts raced through my head:

- Why was I so taboo?
- Was I not a stud or not cool enough?
- Why couldn't I get in on the action?
- Why was I so different?
- Did the women view me as inadequate or undesirable?
- Am I condemned to a lonely sexless life?

It really hurt to be excluded. I put on my coat and left. One of the women, Meredith, noticed, got dressed and found me outside to console me. Meredith said I was really ok, and my day would come. “Don't give up and love and sex would come.” I still remember the conversation and well remember how much it hurt to be excluded.

Chapter 6

A Shot in the Dark

My Faustian journey for fulfillment was on hold. I worked by day and went home by night. I was doing nothing about getting an advanced degree, choosing a career or finding love. I decided to reach out and do volunteer work and became a volunteer at Metro Help—a crisis intervention hotline. As a volunteer, I answered all kinds of calls. The calls ranged from suicidal people who said that they had a gun pointed at their head to someone who wanted to know the best bus route to a Chicago Cubs game. I listened and tried to help.

And then the universe stepped in.

Just past midnight—January 15th, 1974—Lincoln Park, Chicago Illinois. I found myself running for my life. An armed robber was aiming his Saturday night special (a .22 caliber pistol) at me and was about to fire. He wanted my money (\$4.05) and so did I. He shot and hit me almost dead center in the lower back. I lost my balance and fell. I thought it was a pellet fired from a pellet gun. I got right back up and kept running. I saw my assailant run away in the other direction.

Shortly after, I arrived into the storefront around the corner that housed Metro Help. I was scheduled to staff the graveyard shift (midnight to 2:00 a.m.).

When I entered, I told Jim, the volunteer on the 10 p.m. to midnight shift, that a not so funny thing happened on the way to Metro Help. I explained what happened. I asked Jim to check my back as I felt a welt there. I pulled down my pants and Jim, horrified, exclaimed, “Oh my god, you have a hole in your back and blood flowing out!” I calmly said we should call the Chicago Police in the hopes that my assailant was still in the neighborhood.

Fifteen minutes later, two police officers arrived, looked at the wound, and told me I needed to go to the Emergency Room at nearby Augustana Hospital “NOW.”

I gave a description of my assailant as best as I could (not so easy at 12:15 a.m. in an unlit alley in the winter) as the police whisked me in their squad car to the hospital. I got triaged to high priority and was checked

out by the E.R. doctor, X-rayed and shot up with penicillin to prevent lead poisoning and other infections. The E.R. doctor told me I had been shot in the back and would live through the night. He set up a time for the staff orthopedic surgeon to see me on his morning rounds and further advise me.

When morning arrived, Dr. Hall, the orthopedic surgeon, swung by, looked at the X-ray, examined the wound, and told me I was one lucky guy. The bullet was lodged in the muscles of my lower back. It was lodged one-half inch from my lower aorta and one-half inch from my spinal cord. Dr. Hall explained that a bullet that hit in that critical area of the body would cause serious damage 99 times out of 100. By some miracle, I hit the jackpot one time out of 100. I was also lucky because the bullet was a .22 caliber. A higher caliber bullet would have spun around in my back and damaged many body organs. His advice: leave the bullet in. It was too dangerous to remove. A slip of the scalpel could leave me paralyzed. Leaving the bullet as it was positioned wouldn't hurt anything.

The information was sobering. How could I, a healthy 26-year-old, barely escape death or paralysis with so much life ahead of me? I still don't have an answer.

I called friends and family. My shooting was a hot item among Metro Help volunteers. I had many well-wishing visitors. The one phone call I had to make but was reluctant to dial was to my mother. My relationship with her hadn't changed since high school. I kept her out of my life. I knew I better let her know. Her first comment was memorable, "Was your underwear clean and did it have any holes?" Within thirty minutes of the call, she was beside me in the hospital room and demanded that I be transferred to a major teaching hospital, Michael Reese, and have the bullet removed. After a lot of arguing, we ended on a compromise. I would stay at Augustana Hospital and have a neurosurgeon provide a second opinion.

On January 16, the neurosurgeon made his consultation. His verdict, "I was very lucky. I should leave the bullet where it was and take loads of penicillin."

I was discharged on Friday the 18th and had to take penicillin pills for the next three months. To this day, I hate penicillin.

While I was hospitalized, many of my Metro Help visitors asked an interesting question: What was I thinking in the brief moment between

when the robber aimed his gun at me and I ran? Did I think it could be my end? Did my life flash before? In a word: No.

Here's what I was thinking: My life has always been one of striving to excel. Is everything I struggled for going to end in a flash? Is all the studying I did in school to no avail? Are the career and life plans I've striven for and the hope to achieve all going to just evaporate? Is some shithead going to take me out just as my life is beginning?

As I was recovering from the gunshot wound, I assessed where I was in life: Where was I at on my search for self-fulfillment? What had I done since college graduation? How am I progressing?

The answers hurt. I had ended up taking an easy job at Chicago City Hall that didn't test me at all (note: a week before the shooting. I had taken a new job doing the same type of work at the Cook County health care system). I never pursued graduate education, never had a long-term relationship with a woman and had no idea what I wanted to do for a true career. I was treading water and going nowhere.

Making it worse, I compared myself with my peer group: my family and friends about my age. Almost all were married, had young children who were getting potty trained, owned their own house and were pursuing promising career paths as lawyers, physicians, executives or in sales. My life development progress was nowhere near that. I had just been passing time and making no progress.

Many of the Metro Helpers also asked, why didn't you just give the robber my money?

Let me repaint the scene: I stood five foot, eleven inches and weighed about 130 pounds. It was a cold dark night and visibility was limited. I was twenty-six years old and felt invincible. I had on my army jacket with the inner lining. And my assailant wasn't very intimidating. Though it was very dark, he was about five-foot-four and thin. As a trained killer, he stood no chance against me in a fight.

He meekly confronted me and said, "Give me your money. This is a stick-up." Feeling powerful, I responded, "I have no intention to give you my money." He then took out a gun and fired it into the ground.

I didn't have much time to think—maybe a second. I felt invincible and I ran. He cocked his right arm and fired. The bullet penetrated nine articles of clothing, including a thick leather belt. My cousin Stu sold it to my many years before because it was stylish. The belt saved me from

physical damage.

Many people, including several police officers, offered their opinions. Ninety percent of the opinions were that I was a fool and should have forked over the \$4.05 I had on me. Ten percent said I was right. My gut tells me the punk would have shot me after I turned over \$4.05 in change to him. That's all I had and that's why I ran.

The police officers working on my case informed me that the crime area was a major heroin drop off point. Heroin distribution was everywhere—even in fairly safe upscale Lincoln Park. The officers assumed my assailant was a heroin addict needing money.

The officers further commented that in about one-third of the murders, the victim doesn't know the killer. The killing is random. Sad to say, most killers get away with their heinous crimes and never face justice. It scared the dickens out of me. Any person could be at the wrong place at the wrong time and with no warning or fault of their own, they can have their life ended by a punk just wanting to kill someone. It scared me that someone could so devalue the gift of human life to randomly just kill someone. Yikes.

I became very depressed and didn't know what to do about it. My neighborly cockroaches had vanished so I couldn't do a repeat "bombing."

After months of soul searching, four options opened up to me: take acting lessons, become a Buddhist, get a Master's in Business Administration, and go back to psychotherapy. Two paths were to help the inner Jim, and two paths were to engage in the world.

Why acting? Acting was something that would force me out of my comfort zone. It was different than anything I had ever done. More importantly, by taking on the role of different characters, I could try new behaviors to see if how I acted might have some social success. Lastly, I thought maybe I had a gift for acting that was waiting to be discovered.

Thus, I went through the yellow pages (for the not-so-old, the yellow pages were a commercial telephone directory that listed businesses by the type of business. The "yellow pages" have gone the way of the dial-by-finger phone). I selected the Ted Liss School of the Performing Arts. Ted was a well-connected actor who had spent his life in the theater. He knew many of the directors and award-winning actors. Burgess Meredith, who

portrayed the Penguin on the Batman television show and who won the academy award for his performance in Rocky, often visited the school. So did many of the top directors in Chicago

Once enrolled, I had to perform a soliloquy from Shakespeare's *Julius Caesar* so the teachers could decide which class I should be assigned to. I was assigned to the beginning class and Polly was my teacher.

Acting class involved acting in scenes taken from well-known plays. Acting was much more than memorizing lines and repeating them. We had to learn about the historical times that the play occurred in, what kind of clothes people wore and learn about all the characters in the play. Once we acted the scene, the teacher and classmates gave us feedback on our performances.

I got to play scenes that were very different from my persona. Stanley Kowalski, a neanderthal brute of a guy from Tennessee Williams' *Streetcar Named Desire*; Happy, a lost soul from Arthur Miller's *Death of a Salesman*; Richard Miller, a nice guy adolescent from Eugene O'Neill's *Ah, Wilderness*—the only non-depressing play O'Neill ever wrote.

Based on the feedback, my performances were improving and I was a "believable" character. I worked at my craft. I took Voice and Diction class and would wake up every morning looking in the mirror and uttering, "AH, EH, I, OU, UU." After doing this several times, I then start repeating in an English accent, "What a pity to live in the city" or "Peter Piper picked a peck of pickled peppers."

To improve my body movement, I enrolled in a ballet class. I knew I was in trouble when I showed up for the first class in blue jeans and a tee shirt. The class was all women who all wore tights. When the teacher asked me why I was there, I explained that I was working on having more graceful body movement for my acting class. I noticed several of the women looking at each other as if to say, "Is there an alien among us?"

After some initial stretching, the teacher had us stand on our toes. More accurately stated, all the other women were standing on their toes. I was standing on my flat feet.

We were then instructed to perform a few basic ballet moves. As I kept falling on the floor, I noticed some of the other women looking at each other and laughing. Over a few sessions my gracefulness didn't improve and I dropped the class. At least I gave the other students a good

laugh.

While I thought my acting skills were improving, my teacher Polly had different ideas. She called me into her office one day and said the following. “Jim, anyone can act. The question is, ‘can you make a living as an actor?’ Jim, please find another way to make a living. You won’t cut it as an actor.”

And so, the acting path was closed for me. I learned about the craft of acting and appreciate the theater more, but I didn’t change my behavior about how I acted in real life.

The second direction was pursuing Zen Buddhist practice.

Spiritually, my Jewish roots were shallow. My parents were far from being observant Jews. We belonged to a synagogue which they attended twice a year—once for the Jewish New Year, Rosh Hashanah, and once for the day of atonement, Yom Kippur. Another major Jewish holiday was Passover in the spring. We hardly ever celebrated Passover. Our seder (the religious dinner service celebrating the freeing of the Jews from Egyptian slavery) was dinner as usual. Neither of my grandparents who immigrated from persecution in Europe and Russia belonged to a synagogue. America was the land of freedom. My family wanted to disconnect its family Jewish roots.

We celebrated Christmas by decorating a Christmas tree and exchanging gifts. I well remember looking out my window on Christmas Eve in close watch for Santa Claus. Unfortunately, I always fell asleep before Santa’s milk and cookies disappeared.

We lived with anti-Semitism. When we moved into our new house on Chicago's South Side, the block welcoming committee plopped a paper bag full of dog manure on our front steps and set it on fire.

In the not so politically correct (P.C.) days of the 1940’s and 1950’s, the local elementary school principal, Mrs. Reyland, paid my mother a visit shortly after we moved in and told her, “We don’t like your kind around here.” Unfortunately, to Mrs. Reyland’s dismay, more and more Jewish people moved into the neighborhood.

I too wasn’t immune to anti-Semitic acts. One night I went to the local Jewish Community Center to socialize with other Jewish teens. As I left, four young thugs jumped in front of me and shouted, “You fucking kike—we’re going to beat your ass.” I luckily escaped their grasp. And

fortunately, they weren't as fast as me nor did they have my endurance. They gave up after chasing me a quarter of a mile. There were other anti-Semitic acts I endured.

My Jewish education was limited. My parents enrolled me in Sunday school, hoping I would learn something about my religious heritage. Like public school, I wasn't a very good or interested student and let my Jewish education be a waste of time. The goal for me was to be confirmed a Jew, but that didn't work out so well. On Tuesday afternoon, my dad would drop off my cousin Stuart and me at the synagogue to attend confirmation class. He'd be back in a couple of hours to drive us home. Little did he know that Stuart and I would enter the temple, wait for my dad to drive away, and then go to Stu's nearby apartment to listen to music. We'd get back in time for my dad to pick us up and drive us home.

To be confirmed, one had to pass the confirmation test. The test was simple—you had to memorize the Ten Commandments, including all punctuation, and write them down. Stu and I wrote them out ahead of the test. To make the results believable, I made seven errors and Stu made about ten. Stu and I passed, and we were confirmed.

That was basically my last contact with Judaism. I never felt a calling to Judaism. Many of my Jewish peer group were proud and grateful to be Americans and did not embrace their Jewish heritage. Many intermarried.

I have attended religious services for many different religions. This includes Roman Catholic, Polish Catholic, Presbyterian, United Church of Christ, Methodist, Southern Baptist and Jehovah's Witness. I was never spiritually moved by any of the services.

Once, when I was eight years old, I attended the Catholic wedding ceremony of our next-door neighbor. At some point in the service, the priest offered parishioners the Eucharist wafer. Attendees got in line for the wafer. I didn't know what it was and quickly got in line escaping the reach of my parents. I eventually got a wafer (which tasted awful) as the priest said, "Body of Christ." I said, "Thank you." and the priest looked at me with piercing eyes. I then said, "Amen," like the lady in front me. When I returned to my horrified parents, I simply explained that I thought the wafer was a free sample.

My introduction to Zen Buddhism began on a cold January night in 1972. My co-worker Pete told me that I ought to read a book, *The Wisdom*

of Insecurity, by Alan Watts. I bought a copy and began reading. I was gripped from the first page.

After finishing the book, I recommended it to my good friend Wally, who not only purchased it, but bought several others. One of these was *The Three Pillars of Zen* by Philip Kapleau. The book was a how-to do it manual on how to practice Zen by an experienced Zen Master. Philip Kapleau was awarded the spiritual directorship of the Zen Center in Rochester, New York. He was also awarded the title “Roshi” (spiritual teacher) by his Zen teachers in Japan. Wally recommended the book to me. After reading the book I was especially fascinated by the “enlightenment” stories of Roshi Kapleau and several of the Zen students he trained with. Enlightenment seemed to be the path to personal freedom.

One day in early spring, I noticed a poster at the local health food store saying that Roshi Kapleau was coming to Chicago and was to give an introduction to Zen lecture at the Chicago Art Institute. A meditation session was scheduled for the next day. Wally and I attended the lecture on Saturday. Wally also attended the meditation period on Sunday. Attendees who were interested in forming a local meditation group turned in personal information cards to Roshi Kapleau who was to go about establishing a Chicago based group. Wally turned in a card but heard nothing for a year. He took it upon himself to contact Roshi Kapleau to see what was happening. The Roshi sent Wally all the cards with the comment, “Start a group.” And so began the Chicago Zen Center in 1972.

Having read Roshi Kapleau’s book, as well as a few other books on Buddhism, I decided to pursue Zen Buddhist practice and joined the group. My motivation was simple: I figured that if I could have an enlightenment experience, all my problems would be solved. I would see that I would experience oneness with the universe and all the mental distortions I had, like fear and depression, would disappear forever. Enlightenment would cure everything.

Buddhist meditation, however, was not so easy. Sitting in a lotus position for several hours is painful, especially in the knees and lower back. My meditation practice focused on my breathing. For hours at a time my attention was on trying to follow my breath as I inhaled and exhaled. Thoughts of all kinds invaded my mental space as I tried to

meditate. I often wondered how in the world had I found myself waking up to the jarring sound of a loud gong at 4:45 a.m., donning my meditation robe and sitting in the freezing meditation room for the morning meditation session. The perfumy smell of burning incense permeated the room. Shortly after the meditation period started, the leader pulled out a stick called the kyosocko and started whacking meditators on the shoulders (the purpose of which is to dispel thought distractions). After an hour and a half of meditation, the chanting begins. Some chants are in English and some are in Japanese, of which I don't understand one word. Bells are ringing all the time and the meditation period ends with prostrating before the statue of the Buddha. I wondered what have I gotten myself into? Is this going to bring me closer to self-fulfillment? Is it worth the pain and effort? Will I find a hard-headed woman meditating for hours at a time?

Buddhist practice was so different from the American way of work: get rich and be happy.

I was not alone. The meditation group (called Sangha) consisted mostly of young people like me. There were different motivations bringing them to Zen. Motivation #1 was the counterculture embracing eastern spirituality. My peer group was willing to explore spiritual practices overlooked by their parents: Zen was in. Motivation #2 was pain. Most of my Sangha brothers and sisters came to Zen to face their psychological pain. They felt the enlightenment experience would ease their suffering and bring them peace of mind. The final motivator was the spiritual quest to seek the truth. A few of the members felt that by ardent practice they would attain enlightenment and find their spiritual place in the universe.

The majority of the Buddhist community were either Jewish or Catholic. Many in the Buddhist community thought it was guilt they learned from their background that pushed them into Zen. Strong bonds that have lasted lifetimes were formed over years of meditation together. I still feel connected to and care about my fellow Buddhist life travelers to this day. We all want the best for each other. We were brothers and sisters all in search of meaning in our lives. Like myself, we didn't know where we were going, but we were all trying to break the shackles that held us back. Like Roshi Kapleau said of his first enlightenment experience, he felt like a fish swimming freely in the ocean after

struggling to swim in a tank of glue.

Sometimes special meditation periods called Sesshins were held that lasted four to seven days. These were intense periods of meditation where participants would meditate up to twenty hours per day in their quest to seek or deepen their enlightenment. I participated in a few of these and simply describe them as painful, grueling and energizing. As I meditated, thoughts constantly distracted my mind as I focused on my breathing. I felt relieved when the final gong ending the Sesshin was sounded. After Sesshin, I also felt enormous personal energy that lasted months. During Sesshin, the Roshi provided individual instruction called dokusan to help people attain or deepen their enlightenment. For me and almost everyone coming face to face with the Roshi was a very intimidating experience. His probing questions made me feel like I was failing in my pursuit of enlightenment.

While it might seem incomprehensible to any sane person that someone would voluntarily go to a Sesshin and suffer the physical and mental pain, people came and space was even limited. The strong determination of my fellow Sangha members was motivating and inspiring. We helped each other in a silent way. Meditating night and day with others was like electricity running through my veins. Just listening to others as they practiced screaming “MU” or heartfelt crying brought connections to those around me searching for self-realization.

One realization that came to me through all the daily meditation periods is that spiritually I wasn't motivated to attain enlightenment. I didn't have strong motivation to spiritually seek the answers with the universe. I continued to meditate but not with the ardor I felt at the Sesshins.

I benefitted in many ways from Zen practice. I became more attentive to others and listened to them with less distraction. I felt more calm and less depressed. My energy level increased. Several of the Sangha members told me an aura of light emanated from my face. I was more aware of what was around me.

The final benefit comes from the Buddhist belief in reincarnation. The view is that our life doesn't extinguish at death. Our actions in this lifetime and past lifetimes affects how we are to be reincarnated in future lifetimes. Simply stated: what goes around, comes around. Over many lifetimes, our inner core, our Buddha nature, is working toward being an

all compassionate being (a Bodhisattva). One's actions in a prior lifetime push you to choose the work you need to do in your next lifetime.

In practical terms, I chose this lifetime. I chose to have the two parents whose sperm and egg merged to create me. Rather than be the victim of an overprotective mother, I chose to have an overly protective mother because my inner core needed to learn not to be a victim. I needed to learn to accept responsibility for who I am. It was my lifetime challenge to break my victim way of thinking and develop myself. The Buddhist practice was a part of that effort. It allowed me to accept my mother as part of my life rather than be an impediment.

Path #3 was to return to psychotherapy. On some days, my depression sapped all energy from me, and I contemplated suicide. I viewed my life as worthless, and I thought it best to call it the end. But still the inner core in me couldn't take that step.

I visited Dr. B, who informed me that I had reached the psychological point where I was ready for psychoanalysis. Dr. B told me that in psychoanalysis, a patient sees a psychoanalyst four to five times a week for a one-hour session and the treatment could last for years. It would bring me to a greater understanding of myself.

I had a few problems with this. Taking off an hour from work each day wouldn't work with my boss. And with limited insurance coverage, my out of pocket costs for psychotherapy exceeded my annual take home pay. Since I wasn't wholeheartedly committed to Dr. B, I decided to do things on my own terms and "shopped" therapists.

At Dr. B's suggestion, I visited a psychoanalyst who was younger and less pricy than Dr. B. I didn't have a good gut feeling about the shrink. Especially when he informed me that I'd need to see him for at least three visits and then he'd determine if he could work with me and help me. My search continued.

After visiting five therapists, I selected Dr. L. Dr. L was a warm, caring man who had been trained at the University of Chicago by Dr. Carl Rogers, founder of client centered therapy. In my first session with Dr. L, I felt he was very perceptive and was able to see my heart and soul. I liked Dr. L and trusted he could help me. Dr. L sensed that I had interpersonal problems and recommended that, in addition to individual psychotherapy, I go to group therapy sessions once a week.

Group therapy gave me an opportunity to learn that other people had their own problems and we could help each other. By observing others in the group, it was clear what their problems were to me. I became much more observant of other people.

Dr. L was a practical-minded man. He thought my major psychological issue was a lack of self-confidence. I vividly recall one therapy session when Dr. L offered me a glass of water. I said sure and he placed the glass on his desk right in front of me. All during the session, I didn't even touch the glass. After the session ended, Dr. L asked me why I didn't drink any water. I told him I didn't want to distract him by drinking any of the water during the session. I was fearful of him. Dr. L commented that the incident was the heart of my problem in a nutshell—a total lack of self-confidence. Over the next forty years, I made some strides in the area.

Dr. L had one other insight that began to help me relate to women (note: at age 27, I still never had a significant relationship with a woman, despite countless attempts). He pointed out during one session that my problem with women began with my relationship with my mother. If I couldn't relate to her, I couldn't relate to any woman. He strongly recommended that she join me in our therapy sessions. At this time, I really had no relationship with my mother. I cut her off at the age of 15. I told her of being blackballed by PALS. I didn't want to have anything to do with her. I had to make it on my own. I wanted to break her influence.

With reluctance, I asked my mother to come to therapy sessions with me. She said she'd come.

At the first session, as my mother sat rigidly to my right, Dr. L explained that he appreciated her courage to come to therapy sessions with me. He told her that I was doing the best that I could but that I never seemed to be able to have fulfilling long-term relationships with women. He felt that initiating a dialogue between us would help me.

Dr. L, in my new view, was very sensitive to my mother's clear discomfort and showed great compassion. He began by asking her questions about her background: who were her parents; where did she grow up; how did she meet my dad; how was it to be a young widow (she was in her 50's)?

Then he began to ask her questions about how it was to raise me and her view of our relationship. She told Dr. L that I was a difficult child to

raise. I was very sickly as a younger child and I was constantly having to see the doctor. She felt that I wasn't capable of very much and probably overprotected me. She had no confidence in me. She often had to advocate for me in school or other areas and make sure I never got into any fights. She commented that I was extremely stubborn and determined to do things my own way. She mentioned the talking strike when I was four years old and the limited communication between us for the past fourteen years.

Dr. L and I just listened.

Dr. L gently probed how this affected her. My mother explained that it hurt her but couldn't say why. To me, it was then obvious that my mother was very tightly wound as a person and very closed about showing her feelings. I could also sense the tremendous anger she had toward me. I said very little.

During the next two sessions Dr. L gently asked her more questions that she had difficulty answering. How would she feel if I did have a woman in my life? Did she want me to be independent of her? Why was she so afraid of life? Did she want more of a relationship with me? From my perspective, she didn't really answer the questions. I knew what the answers would be, but she couldn't articulate them.

At the third session, the question about my independence arose and she said that maybe she didn't want me to be independent and have my own life. I couldn't hold back any more as the anger I felt erupted out of my lips, "How could you squash me like that? Do you feel that I am so incapable that I will need to rely on you for the rest of my life? Isn't the job of a parent to bring someone into the world and build their self-confidence so the person can be an independent productive person? Why didn't you give me a chance? I feel sabotaged."

With that my mother burst into uncontrollable sobbing. The therapy session couldn't continue. My mother called me a few days later and said she didn't want to go to future sessions. It was too painful for her. I thanked her for at least making the effort. Though I can't once ever recall her saying she loved me or being proud of anything I had done, I also knew she loved me in her own way.

When I met with Dr. L at my next weekly session he asked me what I learned from the sessions with my mother. I told him that, as I knew it, fear dominated her life not only for her but for those around her. She had

little confidence in the world. Hence, she overprotected. She grew up with parents who were immigrants who fled ongoing religious persecution.

I recognized her overprotecting didn't come from malice or ill feeling. She did love me and did the best that she could. I felt sadness for her. She could have been more. I saw how closed and guarded she was as a person.

What has troubled me the past few weeks was the question: had I become my mother? She did nothing to instill self-confidence and the model she provided was one of fear and avoidance. When I looked at myself, I saw the same fear of the world. I rarely asserted myself and avoided confrontation at all costs. The apple doesn't fall far from the tree, but it can sure roll away after it hits the ground.

I told Dr. L that I was glad I did a momectomy. I wanted to make the most of my life and knew I had to reach outside my family to get there. My inner core pushed me forward. I was grateful that I allowed myself to take risks, to fail and to learn. My last thought was that my mother's lack of confidence in me motivated me to prove her wrong. My mother's own protectiveness stirred something in me to fight to be more in my life. I would not be squashed.

Dr. L thanked me for my courage, and we kept moving on. I continued to make progress but stopped after three years when I left Chicago for a job in Pittsburgh.

The fourth path was deciding on a career. My brain was in conflict. Part of me had no calling. I didn't dream at night about being a successful educational psychologist or a winning attorney that litigated cases. No job called to me.

On the other hand, I didn't want to spend the next forty years being a job analyst. I knew I could do more. I couldn't live with myself if I didn't try for something more.

I had recently changed jobs and was working as a senior job analyst at the Health and Hospitals Government Commission of Cook County (HHGC). HHGC oversaw the operations of Cook County Hospital, a very large acute care hospital, as well as two other hospitals and several outpatient health clinics. I saw so many inefficiencies that I felt I could make a societal contribution as a hospital administrator. My choice: go to a Master's in Business Administration (MBA) program and specialize in

hospital administration. I was a “change the world and make a difference” kind of guy. I did not want to work in the for-profit sector.

I took the Admission Test for Graduate Schools of Business (ATGSB, now called the GMAT), scored well and applied to the University of Chicago MBA program. I could continue to work full time and go to school at night. After two years of night school, I could transfer to the full-time day program and complete my coursework.

To get in I had to be accepted twice: first to the University of Chicago MBA program and then to the hospital administration program. I passed muster with both programs and my graduate education began.

The students in the program were very bright and many went on to outstanding careers in both business and health care. The course work wasn't very intellectually challenging, and I eventually graduated with honors.

In our last year of the program, the seventeen students in the hospital administration program had five career choices:

- Work in a hospital as a hospital administrator
- Work as a health care consultant at a major accounting or consulting firm
- Work for a trade association such as the American Hospital Association
- Obtain an advanced degree and pursue an academic career
- Switch away from hospital administration and work for a major company or go into investment banking

Since I hated school, academia was out. To spend several more years studying and then writing and defending a doctoral thesis was not how I wanted to live. I was always single-minded in my academic pursuits and shut down the rest of my life while in school. I felt if I eventually got a Ph. D., I'd be a lifeless intellect. A confession: I was curious to see what would happen if I applied to Harvard. I applied to the doctoral program at Harvard and the University of Chicago. My application was accepted at both schools, but I declined admission.

I interviewed with several consulting and accounting firms but was never offered a job. I didn't want to work with an association, as I perceived that as being on the back support line. I wanted action. That left hospital administration by default.

Through the help of the University of Chicago “old boy” system, I landed a job as an assistant administrator at Allegheny General Hospital (AGH) in Pittsburgh. Career Number three was to begin July 1978.

Alas, there was a fifth element to my plans—Lynn.

In June that year, I attended a massage class while on break between academic quarters at the University of Chicago. I wasn't so interested in learning about massage as I was about touching and being touched. I also knew that there would be female nudity.

In class, we learned about massaging various parts of the body in non-sexual ways. My partner for doing the abdominal part of the body was a lady named Lynn. Lynn was very nice as she ran her fingers gently over my torso and my chest. After the class ended, Lynn asked me for my phone number. She called a week later. I wasn't certain that Lynn was right for me and didn't immediately call her back. I brought this up at my next group therapy session, and the response from all the participants and Dr. L. was unanimous: CALL HER BACK.

Our first date was at a local arboretum. We both loved being in nature. The date went well. Lynn then asked me to spend time with her over the weekend at a Wisconsin state park on the shores of Lake Michigan. I drove up on a balmy Saturday afternoon wondering what might happen. We'd be sleeping in the same tent.

I got my answer shortly after I arrived. Within five minutes of my arrival, we were passionately making love. This was the beginning of a long relationship.

For the next year we spent all weekends and holidays together. At age 30, I finally found love in my life.

Lynn was one of the sweetest human beings on the planet. She was kind to everyone and even my mother really liked Lynn. Lynn stuck with me through my final academic year at the University of Chicago and eventually gave up a job she loved as a social worker to move with me to Pittsburgh.

Lynn's background was very different than mine. She grew up in Hinsdale, a very conservative suburb with many affluent residents. Her parents tolerated me, but I could easily sense that they were far from thrilled that their daughter had fallen for a Jewish Buddhist.

Chapter 7

Pittsburgh

In driving to Pittsburgh for my new job I reflected on the many changes since the shooting. I was more at peace with myself through Buddhist practice and psychotherapy. I had a long-term relationship. And I had a new job that was different and more responsible than any prior job. My career path clearly in front of me. My arrow was pointing up.

Unfortunately, it didn't take very long for the arrow to change direction. Within the first month at AGH, top administration lost all confidence in me and I was never given any important responsibilities. I wrote hospital policies and procedures for the required hospital Policy Manual. I was put in charge of investigating why doctors were spending so much of the hospital's money when they attended medical educational seminars. And most importantly, I was put in charge of the United Way fund drive.

On many days, I'd walk into the hospital, step inside my large office and have nothing to do for eight hours.

After the first year, the Executive Vice President called me into his office for my performance review. He informed me that the hospital would honor the two-year commitment it made to me, but the agreement would not be renewed. I asked him what went wrong. He explained that hospital administrators have an aura that they emanate. He bluntly stated that it wasn't part of my personality to have such an aura.

I felt like shit. I had taken three years out of my life and studied hard to become a hospital administrator. I had given up job security to take a big risk. For the first time in my life, I had failed on a job and I'd have to find a new one. While I liked Pittsburgh, I wanted to get back to Chicago where I had friends, family and familiarity with the region.

I was also disappointed that I was never given a chance to show what I could do. My administrative capabilities were still unknown.

My disappointment and feelings of failure spread to the home front. I didn't feel good about myself and that feeling suppressed any feelings of love toward Lynn that I might share. Lynn truly loved me and I loved her,

but I never found it in my heart to propose. My gut told me not to move forward with that commitment. Lynn and I lived together contentedly for two years in Pittsburgh. The plan was to move back to Chicago, find a place and continue living together.

“Man plans and God laughs.” God got quite the chuckle.

After the two years commitment at AGH, I moved back to Chicago a few weeks earlier than Lynn, as she had some commitments to finalize. Two days before she was supposed to return, I got a call from her late on Saturday afternoon. She was hesitant over the phone and didn't sound like herself. She said she was not as happy as she could be with me and found someone new who made her happier. She loved to paint and began painting again. Lynn wanted to be with him. Our relationship was over.

The loss of Lynn hurt. Here I was at age 33 without anyone. I wanted a full life with a wife, children and even a dog.

I was depressed and felt a sense of sadness every day. Many evenings, especially Saturday nights, were spent alone as tears filled my eyes. I felt loneliness. Many challenging questions buzzed through my head. Am I capable of loving another human being? Do I love myself? Am I so narcissistic and selfish that I can't share my life with another person? Am I destined to be alone? Where is my life going? In my quest for self-fulfillment is this setback forever or is there hope? Will my sadness and depression ever end? What is my action plan? I didn't see it at the time, but my life began anew. I knew I would persist.

There was one other piece to my Pittsburgh experience that dramatically changed my life. It began on a pleasant spring afternoon as I left AGH. Dave, one of the administrative vice presidents that I worked with, showed me the local newspaper with an ad to attend Albert J. Lowry's free two-hour seminar on how to become financially independent by investing in real estate. Lowry was one of the preeminent real estate educators and gurus in North America. Dave thought that Lowry's unique approach might be of interest to me.

When I got home from work, I showed Lynn the ad and convinced her to come to Lowry's seminar. Off we went to a nearby hotel banquet room that was packed with people wanting to learn the secrets of gaining financial freedom. Dr. Lowry appeared and hardly gave any secret information about real estate investing. His lecture was basically a two-hour sales pitch promoting his upcoming two-day intensive seminar for

the cost of \$500. What won me over to the concept was that Lowry had two of his recent seminar graduates from Pittsburgh tell the audience about recent deals they had done in Pittsburgh in which they made a profit of \$20,000 each without using any of their own money. That's as much as I made in a year. And the two students seemed like total idiots. My thinking: "If they could do it, I could certainly do it." I didn't have the \$500 to spare, so I had to pass on the seminar.

That night I couldn't sleep. Questions kept me awake. Wouldn't it be great to be financially independent? I wouldn't have to work a nine to five job. I wouldn't have to put up with bosses or negative performance reviews. I could decide how I wanted to use my time. I could make a difference in the world with both my time and my money. After my failure in Pittsburgh, I wanted freedom. I didn't want to be squashed working in a 9-to-5 job that would let me sink or swim based on my own efforts or decisions.

I had never given up hope, but a new door was now open for me. I'd get a job back in Chicago, learn about real estate investing in my free time and eventually build a real estate empire. My background as an investor was quite limited at the time.

My parents were children of the Great Depression. They struggled to survive during the 1930's. Investing was an alien concept for them. Grandpa Pockross lost everything as a real estate investor in the 1930's and owning stocks was taboo for all of my grandparents.

My family's mindset was one of scarcity. My dad was a butcher who worked with his brother and his dad at Sam's Meat market on 47th Street. The business did well in the 1940's but failed in the 1950's. The customer base radically changed due to a changing neighborhood. The new residents didn't shop at the local butcher shop. They went to the big supermarket that sold all cuts of meat. Sam's went out of business. The prices were lower in the supermarket.

After the demise of Sam's Meat Market, my dad and his brother opened up a specialty meats store: The Chicken Bar in Evergreen Plaza in southwest Chicago. The store did well but not well enough. The landlord, Arthur Rubloff, one of the great Chicago developers, wouldn't renew the store's lease. He told my dad and uncle he could get higher rent from a new tenant. So that business shut down as did our family's source of income.

After the Chicken Bar closed, our family fortune went downhill. My dad's Tastee Freez was a loser. Expenses exceeded revenues and we lost money almost every month. I painfully remember vicious fights between parents over the lack of money. I still feel those scars today. After my dad sold the Tastee Freez for a loss, he tried all kinds of sales jobs; millinery supplies, life insurance, car insurance, cleaning supplies and the Great Books of the Western World. But none of these careers worked out. He'd often come home feeling beaten down by the lack of money. He couldn't support his family.

Eventually my untrained mother had to take jobs selling cosmetics in a boutique store and then working for various banks as a credit investigator. She did the best she could.

My brother and I learned to be frugal. I'd always wear hand down clothes from relatives and family friends. I had to pay for my college education based on income I earned on summer jobs. Rather than being supported by my parents, I gave them money out of my summer job savings so they could pay their bills.

The seeds of investing for me came from a weekend job I had in high school. I worked on Saturdays for a family friend named Morry Orman at one of his butcher stores on the South Side. The stores sold whole chickens or if a customer wanted chicken parts like legs or wings or cut up turkeys, I'd cut off parts of the dead animals, weigh them and sell them to the customers.

Morry took an interest in me and often on Saturday he'd come by and give me a small booklet published quarterly by Standard and Poors listing all the stocks on the New York Stock Exchange. The booklet had information on each company such as its sales, its earnings and its price. It rated the companies as potential stocks to buy.

Morry used to preach that the way to financial freedom was to buy stocks. He told me to study the books and invest in stocks and I wouldn't have to suffer about money like my parents did. Morry's great quote that stayed with me: "Jimmy make your money work for you. Buy stocks and let others work for you, so you become wealthier."

And so, my investment education began. As a teenager, I never had money to buy stocks. But after I got a steady job in my 20's, I started buying stocks that performed pretty well. Morry's teachings inspired me.

Morry must have been a good teacher. His star pupil, his daughter

Suze Orman, became a financial powerhouse. Suze has written many bestselling books, had her own TV show and has had an extremely successful career in the personal finance area. So, for me, investing was a way to freedom. I could count on myself.

I needed a job when I returned to Chicago. With the help of a career counselor I contracted with in Pittsburgh, I was offered three jobs in Chicago prior to my return. I chose the offer from the Chicago Hospital Council (CHC) as I felt I had the best chance for success there.

My new job title was the Assistant Director of Policy Analysis. The CHC was a service organization that was supportive of the approximately one hundred hospitals in Metropolitan Chicago. Its services included group purchasing, healthcare consulting, shared laundry services and political advocacy for hospitals on the local and state level. My job was to monitor the local and state political scene for issues related to hospitals, and to conduct studies and analyses as to how these issues impacted our membership. In addition, I was to develop and promote products that would benefit our membership. One such service was the hospital cost inflation projector, as inflation was raging in the high teens in the early 1980's. The project helped hospitals to better budget their costs and their pricing. My commitment to CHC was for four years.

On my return, my short-term goal was to do well on my job and to learn as much as I could about real estate investing. I read every book I could find on real estate investing. I met with a few real estate investors to learn from them how they found, purchased and managed real estate. Weekdays were for the CHC and weekends were for real estate education. After reading countless books, I decided the time had come to stop reading and take action.

“Location! Location! Location!” Those were the words of many of the gurus on their secrets to building wealth. Every Saturday I'd drive to different neighborhoods and investigate the area. I'd checked out the type of housing, the storefronts and the overall appearance. I'd get out of my car and interview local residents as to their thoughts of the neighborhood and wrote down my thoughts.

I decided that Chicago's North Side was where to buy property. I started checking out weekly ads about properties available and through the help of the real estate agents inspected numerous buildings.

I didn't know what I was doing. Typically, I'd meet the agent at a

building and spend several hours looking at every room and the mechanicals. I had an extensive checklist I'd bring along. After two or three hours with an agent, I was secretly placed on their "don't ever call" list. I was afraid of making a mistake and paying too much for the wrong building. I was following the guidelines the gurus promoted: buy well located buildings in need of cosmetic repairs where the rents are low.

One day, a realtor called me at work. It was the Friday before Christmas and while everyone was making holiday plans the agent and I weren't. She told me there was a six-unit building in the North Center neighborhood where the rents were way low, and it was what I was looking for. Open house was on Saturday.

On Saturday afternoon I checked out the building but I wasn't alone. At least ten other investors were also looking the property over. It was underpriced at \$85,000.

I also brought along some company. A guy I met through work, Fletcher, came along. Fletcher was a law professor at De Paul and was interested in real estate. In addition, the woman I was dating, Michele, came along to see what real estate investing was about.

Michele and Fletcher gave me some extra pushes. Fletcher informed me that if I didn't buy the building, he would. Michele's advice was even stronger, "Jim - you're a fool if you don't buy this building. It's a great deal. I'd be disappointed if you don't buy this building and you could count on our romance being over if you don't buy it."

With that impetus, I wrote up an offer for \$85,700 the next day and my offer was accepted a few days later over several competing offers—the extra \$700 made the difference.

The deal closed in March. It was then that the enormity of my actions had struck me. What in the hell was I doing? I had absolutely no experience as a building manager and knew nothing about how to operate a building. My score in the U.S. Army mechanical aptitude test was so low that even a monkey randomly picking answers would have outscored me. I was out of my element and I was scared.

I called every tenant and set up a time to meet. First up was Mrs. H. She was the prior owner's sister-in-law and had a sweetheart deal. I explained what improvements would shortly be made to the building and that, based on my survey of the neighborhood, her rent was absurdly low at \$190 per month and would be raised 50% to \$285 a month. To my

shock, she accepted. When I met with Mr. W on the first floor, he said, “my checkbook is out—what’s the new rent?” That’s the kind of answer that I like.

All the tenants accepted the increased rents and the income from the building exceeded all expenses by the first of May. I had a positive cash flow and my journey as a real estate investor had begun.

Chapter 8

Michele with One “L”

Another journey that would begin was my search for a lifemate. After Lynn left me for her new beau, my heart wasn't into jumping back on the dating saddle again. There were many questions I had about myself and I decided to go back to psychotherapy to find the answers. Dr. L was fully booked and wasn't taking any new patients. A friend suggested a psychiatrist—Dr. W. I met with Dr. W and found him to be a sweet guy. He was a good listener, was insightful and was practical in how he helped his patients. I liked Dr. W and stuck with him. My gut told me I could trust him. He seemed to be in my corner.

I needed to heal from the breakup with Lynn. It took a year to get back on the dating bandwagon. I put out the word to friends about being ready to date. I read books on how to pick up women. I am very good about following instructions and was soon dating seven women.

To me, the one that stood out was Michele. Our first date was September 11, 1981. I had just finished my first-year performance review at the CHC and had an above average increase for my excellent performance. I was in high spirits. We had dinner at a well-known Chicago restaurant. I felt a connection immediately. Michele was extremely intelligent and a good listener. I was interested. My fortune cookie was prophetic: the heavens will bestow happiness on you. By the second date (seeing a movie, *Continental Divide*, with John Belushi) I knew Michele was the right person for me.

There was one problem: Michele was married. About two months before I met Michele, she and her boss went on a one-week business trip to Australia. While Michele was away, one of her co-workers made a play for Michele's husband and succeeded. When Michele returned, her husband informed her that he wanted a divorce and planned to remarry. This was a month before we met. Michele's loss was very painful for her after eleven years of what she thought was a good marriage. She was totally blindsided.

Michele was willing to get back into the dating game. Michele didn't have any children and so was made freer than many other women in

similar circumstances. Just because Michele was dating again however that didn't translate to her being ready to run to the altar. She wanted to date other men, and the possibility of marrying again and living with another betrayal didn't push her to say "yes" to anyone's proposal.

Dr. Albert Eillis, a well-known psychologist, noted in his book, *Sex and the Single Man*, that the art of love is the art of persistence. That thought struck me as I wooed Michele against the competition. I hoped that she would eventually be willing to share her life with me. And so, I persisted.

With the success of the first building, I decided it was time to buy another building. One six-unit building wasn't even going to bring me to financial freedom. I hooked up with a highly recommended real estate agent, Paul, who knew how to find deals.

Our search had some unique highlights. Once we entered an apartment where the tenant didn't hear our knock on his door and upon opening the door found the tenant and his lady friend were in the heat of passionate lovemaking and weren't too happy to have Paul and I observe their lovemaking techniques.

Another time, Paul and I were inspecting a building in an upcoming area where street gangs still ran the turf. As we entered the building, Paul told me not to worry about any gang problems. He said, "I brought some friends along—Smith and Wesson," as he pulled up his revolver. I wondered to myself: do I have to manage through gang warfare to make it in real estate?

One day, Paul called to say that he just listed a four unit building west of DePaul University. The neighborhood was pretty tough and had a lot of Appalachian whites. Paul felt the neighborhood would get better and it was a good time to buy. The seller was asking \$79,000 and was willing to hold a second mortgage and even give me some money at the closing. So, it was a nothing-down deal with money back at the closing. This is the kind of deal that all the real estate gurus were advocating.

The building was a piece of junk. Each unit had one bathroom but only one bathroom of four had a bathroom sink. My gut told me the neighborhood would gentrify and I'd be sitting on a goldmine a few years old.

I proceeded with the purchase and closing was set for December 29, 1983 at 10:00 a.m., a few days after Christmas.

As I began my search for the second building, other things were also going on in my life: I was wooing Michele; I was ardently practicing Zen and attending several meditation sessions a week and I had a full-time professional job to perform.

At work, I began to question the value of the studies I conducted. I became disillusioned and felt that what I was doing was worthless to society. My work efforts seemed in vain and my life energies were elsewhere. My efforts at CHC declined and my work performance went downhill. I was unhappy there and I dreaded going to work. I only looked forward to my bimonthly paycheck.

Chapter 9

Hitting Bottom: Homeless, Jobless and Nearly Hopeless

When my boss got back from his Christmas holiday getaway, he called me into the official conference room for a meeting. The time: 10:00 a.m. on Dec. 29—the same time of the closing on building number 2. He explained that while the CHC appreciated my past contributions, my performance for the past year has not met expectations and the organization no longer needed my services. They'd give me until the end of February before I would be terminated.

I was despondent. I had failed again. I saw little hope for another health care job. I wondered if I had wasted ten years of my life pursuing work in health care. That night I pursued the help wanted ads and found nothing I qualified for. I told Michele and she said she cared about me and would stick with me.

I didn't know what to do. Zen Buddhist meditation wasn't going to find me a job, and I stopped psychotherapy because I couldn't afford it. Worse yet, my apartment lease was ending on April 30 and I couldn't rent another apartment because I didn't have a job. Couldn't I have lived in one of my apartments? Nope—I couldn't afford my rent. Stated differently, it was better to have rental income from someone else than to live in my apartment for free. I had bills to pay.

On May 1, I joined the ranks of the homeless. I was homeless, jobless and feeling little hope for the future. I seemed destined to be an MBA who ended up as a cab driver. I was in a place I feared I'd end up in: homeless, jobless and alone. I'd wake up every morning with a queasy feeling in my stomach. How was I going to face the day with a lot of free time, no job and a dwindling supply of money? To partially quote Charles Dickens from *A Tale of Two Cities*, "It was the worst of times."

The new building wasn't exactly working out either. The neighborhood wasn't as nice at the first building. My tenants were two hillbilly families, a prostitute and a group of three communists. They didn't always pay the rent.

The low point came on a pleasant spring morning in April (while I

still had a phone and an apartment to live in). I got a call from my communist tenants that there was a puddle of water on the basement floor and there was no hot water. While I am “mechanically challenged,” I quickly determined that I had to replace the hot water heater. I went to the nearby plumbing supply store and bought a new 40-gallon hot water heater. When I asked for the price to remove the kaput hot water heater and correctly install the new one, the quote was \$140. I asked for a price reduction but to no avail. One of the other “customers” overheard my dilemma and offered to install the new hot water heater with my help for \$35. We shook hands.

My installer did not look like a typical plumber. He was about sixty-five years old and had long, straggly, unkempt white hair. His smile was memorable, as all his front teeth were missing. But he told me he was a handyman and had safely installed numerous hot water heaters in his career. It sounded good to me—especially the price. When the plumbing supplier dropped off the new hot water heater, our work began.

The first task was to drain the old water heater. This is when I discovered that the previous owner had cemented over the only drain in the basement in order to make a bedroom down there. I found a small plastic pail and emptied the hot water heater one bucket at a time. It took an hour and a half. We then unhooked the hot water heater and dragged it out of the way. I learned how heavy hot water heaters were.

We eventually installed the new hot water heater and ignited it. Fortunately, it worked and did not blow up the building. The handyman did know what he was doing. I paid him and then proceeded to lug the old hot water heater to the backyard for scavenger pick up. It took me an hour to get it there.

I sat on the top of the water heater to reflect on the day and the situation in general. I was jobless and soon to be homeless. I was uncertain if Michele would want to stay with such a loser. At least I had my health. Or, as it turned out, I had it for the next five minutes.

As I got up to leave, a vicious stray dog that had been menacing my tenants and many of the neighbors wandered over and attacked me. The animal had no ownership tags. “Rover” was medium sized with filthy, matted, light brown hair. The beast went right for my ankle, biting me and drawing blood.

Now I had a moral dilemma: as a vegetarian who chose

vegetarianism as an act of compassion towards animals, do I let the dog do its thing, or as a human being under attack, do I defend myself? I chose the latter. I picked up a nearby rake and whacked the dog several times. After about ten whacks, the dog meanly stared at me and I stared back. I was the alpha dog. The dog ran away and never bothered my tenants again.

As I limped to my car, I felt dejected. If self-esteem was measured on a scale of 1 (low) to 10 (high), I was in negative numbers. I felt like a fool and had been stupid enough to be a real estate investor. I made it to my apartment and went to bed at 6:00 p.m. The day had been bad enough. I didn't need any other bad things to happen that day.

Being unemployed was a difficult period for me. As my financial reserves dwindled, I found myself with little choice. I could either sit in a morass of anguish and give up, or I could look for a way to bring in money. My real estate holdings guaranteed very little income.

I decided to figure out what I really wanted to do. I contracted with a career counselor to get to the core of what I wanted to be when I grew up. After taking many tests and completing many self-assessments surveys, nothing stood out as to where my place was in the universe. All I wanted was an income stream with no responsibility. That wouldn't work and I had to look for (ugh) a regular job. I really wanted a salaried job in the real estate industry, but I couldn't find any openings.

I then thought that maybe I could get my old job back as a job analyst at Chicago City Hall. It would be a major step back, but it would provide income. I contacted my old boss Joe and explained the situation. Joe told me there were no openings, but that there might be an opening in the Benefits Management Office. Under new mayor Harold Washington the city was revamping its health benefits program and they needed someone with a health care background to help reduce the city spending on health care. Joe referred me to the Benefits Manager, Barbara. Barbara and I hit it off well and I was referred to the Budget Director, Sharon. That interview went well, but there was not a budgeted position for me. I was to call in a couple of months to see if the position opened up. It now looked like I was destined to be a career cab driver.

On May 1, I joined the ranks of the homeless. It was through the compassion of others that I always had a roof over my head. My landlord

and friend, Jack Corboy, was kind enough to let me store my few possessions in his basement when my lease ended. Jack also allowed me to stay in an apartment to sleep in at another building. The apartment was being rehabbed so I'd be on my own during the daytime. Every night I'd arrive there with plaster dust all over my clothes. At least I never had to sleep outdoors.

On the romance front, Michele never gave up on me. I was still hopeful that she'd marry me even though I was homeless. After three years of pursuit I did something I had never done before—I proposed. We returned to the same Chinese restaurant as our first date. I didn't bring a ring because I feared that she could reject my proposal and the jeweler would not take the ring back.

After quickly gobbling a full order of vegetable fried rice, I got off the chair, got down on my knee and asked, "Will you marry me?" Michele was straight faced and silent for a never-ending moment and finally softly said, "I think so!" I was hoping for a strong "Yes" with smiles and tears. I took it as a "Yes" and at age 37 I was engaged.

I was unemployed, homeless and feeling close to hopeless at the time. Michele, nevertheless, believed in me and thought I could accomplish whatever I wanted.

Wedding planning progressed and the big weekend arrived. We had a prenuptial dinner for family and out-of-towners the night before the wedding. While the events began well with toasts and funny stories, it didn't end so well.

My mother, a firm believer that I could do nothing, pigeonholed my future mother-in-law. "Mrs. Honigberg, your daughter seems like a nice high-quality person. I'm concerned about the upcoming marriage. Jim is unemployed and can't seem to keep a job. Don't you think Michele is making a big mistake marrying Jim. She will need to support him."

My future mother-in-law stood up for me and replied, "Mrs. Pockross, my daughter Michele is a big girl who can make her own decisions. She believes Jim will be a huge success and is fully committed to the relationship."

My mother didn't say another word.

I didn't know of the conversation until several years after our marriage.

We were married the next day on August 12, 1984. The date is easy for me

to remember because Michele insists that I use 081284# when receiving messages from voicemail. Consequently, I am reminded of our anniversary almost every day.

The day I got back from our brief honeymoon in Toronto, I called Barbara at City Hall and was told they found a way to hire me even if the position wasn't in the budget yet. My career in benefits management was to begin (career number five).

In a year that started with so little hope, the tables had dramatically turned. On forms, I now got to check the "married" box. Michele had thought I was worthwhile enough to be her husband.

My new job at the city was titled "Manager, Finance and Audit." I was a key part of the city's efforts to revamp its employee benefits program and save the city money by reducing its health care costs. One strong skill set I had was frugality. I have a talent for finding ways to cut costs and save money. With over \$100 million in health care spending and no prior cost controls, I quickly found ways to save tens of millions of dollars. I was recognized as a valuable employee.

One day when I was working late, I looked out my window and observed the towering office buildings in downtown Chicago. Most had office lights on where I presumed their dedicated employees were working late like I was. At the moment I felt that I was contributing and serving a role in society.

On the real estate side, I was in for a total shock. In 1985 interest rates were falling and I saw it as an opportunity to refinance the loan on the building and get a lower interest rate. As part of the loan process, the property I bought on the day I got fired had to be appraised. My hope was the building would be valued at a higher value than I paid for it (\$79,000) and I could pull some money out. My hope was the building would appraise for \$100,000 or \$110,000. Then I'd have actual equity and the purchase would be justified. Just maybe I wasn't so dumb to buy the building and I was right about the neighborhood change.

A few weeks later the bank's lending offices called me and told me the appraisal had come back and the bank was ready to close the loan. I meekly asked what the appraiser set the value of the property at. He responded, "Give me a minute and I'll look through the paperwork." I nervously waited. "\$237,000." I could hardly breathe. With deliberate words, I asked whether he had pulled the right address and appraisal.

“Yes, Mr. Pockross, that’s the address of your building.”

I was in total shock. Things like that don’t happen to me. I couldn’t even work and left for home early. When Michele came in from work that night, I asked if she could leave me alone. She asked what was wrong. “It’s not what’s wrong—it’s what is right. Our headache building got valued at \$237,000. Our net worth just tripled.” I went to the bedroom and cried for a couple of hours. Our equity in the building was about \$160,000—more than five times the annual salary I made at the CHC the day I was told to leave.

With the loan proceeds I rehabbed the building and the value jumped up another \$100,000. Life was good.

Unfortunately, it was time for God to start laughing again. The higher-ups at city hall hired a Risk Manager whose job it was to oversee all the health benefits programs as well as the property and casualty insurance the city needed. His name was Sam.

The Risk Manager’s background was in property and casualty and he knew nothing at all about health benefits. All the progress that Barbara and I made came to a standstill. Our staff of approximately forty workers was reduced to six. On a bone chilling December day, Sam called me into his office. Sam told me he had just fired Barbara and I was to escort her out of the building in the next fifteen minutes. I liked Barbara and had great respect for her. I felt awful as I escorted a tearful Barbara to her car while carrying a box with her personal belongings. In her view, her termination was politically motivated, as Barbara had done an outstanding job in a complex environment with so many city departments that were their own fiefdoms.

I wondered what my fate was to be that night. Michele and I went to see Shakespeare’s play, *King Lear*. The play itself was depressing enough. Thinking about my future made the play even more depressing.

Sam kept me around because I was the only employee who had any concept of how to manage the health benefit program. Eventually new Benefits Managers were hired but they were all ineffective. No one was nearly as capable as Barbara was. It saddened me to see all the progress we made stopped.

My day of reckoning came about a year later. Sam called me into his office and asked me a simple question, “Jim, where do you live? Do you know that the Office of Municipal Investigations (OMI) has been

following you to and from work? They say you live in a house in Wilmette. They've even checked your mail and your garbage." In front of me, Sam had a two-inch file with all the paperwork for the investigation. You can either fight this, which will cost a lot of time and money and you will probably lose, or I can make arrangements to keep you as a consultant at the same pay and with the same duties until I find a replacement."

It was a violation of the city employment rules to live outside of the city while working there as an employee. It didn't matter that I owned two buildings in the city and paid property taxes. I took the second option and worked there as a consultant until a replacement was hired.

The OMI investigation was accurate. When interviewing for the job, I was a city resident. Shortly after I was hired, Michele and I purchased a house in Wilmette, a suburb just north of the city. I knew the city had a requirement to live in Chicago. I didn't think I'd get caught, as I knew several city employees who lived in the suburbs for decades without a problem. I just wanted to survive and bring in income. Somebody finked on me and career number five ended.

There is, however, one last chapter in my City of Chicago BMO experience.

In 1989 Richard M. Daley was elected the Chicago mayor. One year later, Mayor Daley contracted with former U.S. Attorney Anton Valukas and his law firm Jenner and Block to conduct a full-scale investigation of the BMO. Mayor Daley decided to investigate whether there was corruption and/or mismanagement. Since I knew everything, I was one of their targets. When I got word of the investigation, I was wise to hire a white-collar criminal attorney, Scott Turow, to protect me. Scott was a Harvard Law School graduate who worked for a major national firm. He was also a best-selling author. Though Scott was in the midst of promoting his latest book, Scott was an effective and compassionate lawyer who kept me out of danger.

Based on advice I received from a lawyer friend a year earlier, I kept a private journal and documented what I did in the office. After Scott reviewed the journal, we met for several hours with the investigators at Scott's office in his home. As Scott escorted the Jenner and Block attorney out for the night, one of the investigators commented to Scott, "Obviously a crook." (He was just kidding.)

Our goal was for me not to go to prison or have my name or photo in

the newspaper. For one year, I knew nothing. Finally, one day I opened our local newspaper and read the headline, "Mismanagement in the City of Chicago." All my co-workers and their names and photos were in the newspaper. Mine was not. Unbeknownst to me, some no-bid contracts were made with some politically connected contractors. That was the investigation target. One of my co-workers still working with the city reported to me that Sam had a massive stroke and would need lifelong support. I can only imagine what kind of stress Sam went through.

My bottom line: being a target cost me several thousand dollars in legal fees and a lot of stress and worry. It got to the point where I didn't know what was going to happen and I was checking out which federal prisons to serve time in if the situation came to that. My advice: don't be the target of a federal investigation. My next piece of advice: always have a plan B.

Chapter 10

Becoming a Real Estate Mini-Mogul

With the success of the first two buildings, I had money available through refinancing the buildings to buy more property. The appraised value of the four-unit building wasn't a fluke. Building prices for the Chicago locations I wanted to buy rose dramatically. With the high Chicago prices, I couldn't find a building to buy where I'd get a positive cash flow (positive cash flow is where you have money left at the end of the month after you've paid all your bills). So, I focused my attention on Aurora, Illinois.

Aurora, known as the City of Lights, was the fastest growing city in Illinois. I figured there would be rental demand with the growing population and price appreciation. While working at the City of Chicago I bought four smaller properties in Aurora and my empire reached a total of six buildings.

With Aurora being a one-hour drive from our house, I hired a management company to oversee the buildings. Working full time, I couldn't manage buildings.

Aurora was a learning experience for me. It was a blue-collar working-class town. My tenants weren't the upwardly mobile gentrifiers I had in Chicago. They worked factory jobs or were unemployed. I vividly remember visiting my manager's office one Saturday afternoon when a large bulky guy got off his motorcycle, pushed open the door and brusquely said, "Here's my rent." He was drunk and disheveled. I thought to myself: "Hopefully he's not one of my tenants." He was. He wasn't even supposed to be riding his motorcycle as he had two recent DUI's (driving under the influence) and was prohibited from driving.

When I finally left the City of Chicago job in 1989, I decided to become a full-time real estate investor. I was fed up with working for others and hoped that I could find enough deals to build our monthly income. Michele was working full time and agreed to support me while I explored opportunities.

My days were spent looking for deals. In the pre-internet days, I'd walk block by block in many of the Chicago neighborhoods. I was looking

for run-down buildings. I'd then track down the owners questioning them if they wanted to sell. I'd read the legal newspaper daily looking for foreclosure notices and attended foreclosure auctions. I'd even visit the County Clerk's office every week to look at the estate filings on the deceased to see if they had any real estate. I'd scour the multiple listing books every week for new listings and expired listings. Many days I'd get back early and take a pleasant nap and then spend time thinking. Here are some of the questions I'd ponder:

What are the problems of the world?

What can I do to make the world better?

Why am I here on Earth?

Who am I?

While I was grateful to have the time to explore these questions, after a while Michele wasn't too pleased to be supporting me. My first two years of effort resulted in purchasing with a partner 50% of a three-unit building located in a rundown neighborhood on the north side of Milwaukee. We paid \$8,100 for a boarded-up property that needed a lot of repairs. We bought the real estate in a Department of Housing and Urban Development (HUD) auction. The City of Milwaukee and the federal government gave us forgivable loans and tax credits against our income to make the deal worthwhile.

Overall, my path to financial freedom as a real estate investor was not on the fast track.

One night Michele came home late after a rough day at work (Michele is a computer consultant who worked for a small computer consulting firm beginning in 1975). When I happily greeted her at home as I came downstairs in my bathrobe, Michele looked none too happy. Maybe I should have been wearing clothes. She looked at me, asked me how my day was and angrily said, "It's great that you are enjoying working as a full-time real estate investor. I am putting you on notice right now that I plan to retire at age 50. In addition, I expect that all these buildings will make enough money. After all, I expect to live in the lifestyle I've become accustomed to. I leave it up to you to see that this happens."

I only had one thought, "SHIT." How am I going to make this happen? I owned 21 rental units at the time, some of which were with

partners, and the monthly income they generated was about enough to pay for our car insurance. It was clear I would have to do something to bring in more monthly income. But what could I do? The thought of working nine-to-five job repulsed me. I did not want to go back to working for someone else and have no control over my destiny. After a lot of trial and error, I learned that I had to work for myself. The only question was: doing what?

Out of nowhere, an idea flashed into my mind—sell health insurance. I wanted to give selling a try. If you ever looked at any of the career aptitude tests I took, a selling career was at the bottom. I am very shy and afraid of people. Nevertheless, I wanted to give selling a try because I was hyper-motivated to control my own destiny. I would continue with Plan B—building a real estate cash flow machine, and now I had a Plan C.

My mother, of course, had to put in her two cents. After I obtained the state required license to sell insurance in Illinois, she approached Michele and very strongly encouraged her to persuade me to give it up. Her view was that I was destined to be a failure and selling insurance would be a waste of time and money. What nutty idea would I come up with next?

Michele patiently listened and simply told her to butt out, “Jim can do anything he sets his mind to. I am certain that he will be a big success.” After seven years of marriage, Michele knew about my intense drive to succeed.

So, on a typically freezing January day in Chicago, I donned my blue pinstriped suit and a warm jacket and drove out to the industrial district of Elk Grove Village near Chicago’s O’Hare Airport. I went door-to-door, asking business owners for their medical insurance renewal dates and if I could provide them with competitive quotes at renewal time. If the owner said yes, I’d make up an index card to call them two months before the renewal date. My door-to-door approach didn’t work so well. Many communities had anti-solicitation ordinances, and I was frequently chased away from office buildings or industrial parks by security officers or the local police.

Then I discovered reverse telephone directories listing local businesses by address and phone at the local library. I photocopied appropriate pages and dialed up hundreds of phone numbers every day from my kitchen. I’d receive many hang-ups, a few harsh words and

many “We’re not interested” responses. But I also received a few “Yes” responses and over time built an index card file of several hundred cards categorized by month. Business was slow the first few years, but eventually the sales began to fall my way. Within ten years I had a thriving insurance business operating out of my house. My annual income was near the top percentages of what insurance agents earned.

To my shock, I discovered I loved selling insurance. Setting personal goals, reviewing my performance and recalibrating my actions propelled me to high levels of achievement and excited me. In my client base I made many new friends and learned about the challenges that small business and not-for-profits faced every day. Starting from ground zero and building a growing business did wonders for my self-confidence. The pain of my failures at Allegheny General Hospital and the Chicago Hospital Council evaporated.

I was unlike most other insurance agents I met. In my view, many agents were working for the “win.” To them, a potential client is an object that has to be converted into a buyer based on the strength of the agents selling skills. I just wanted to help people.

I never rejoiced in getting the “win” when I made a sale. My joy was in helping the client and being appreciated. Many clients gave me gifts of appreciation and took me out for meals. I felt that I offered value to the world and made new friends. What I especially loved was helping clients through referrals. If I saw a need that wasn’t insurance based, I knew enough people in accounting, law or consulting that I could suggest names that helped everyone. I was a help broker. In my own small way, I felt I was making a difference. Plan C was a winner.

I didn’t give up on Plan B either. After buying the three-unit building, I made a connection with one of the biggest landlords in Milwaukee, Eric. Cousin Stu was chairman of selling Israel bonds in Cook County. Through that role he had met Eric who had a similar role in Milwaukee County. Stu thought knowing Eric would be useful in finding more properties in Milwaukee. On a frigid December morning, I drove up to Milwaukee and met with Eric. We talked briefly to get to know each other and then Eric drove me around Milwaukee’s best neighborhoods and pointed at many of the buildings he owned. Occasionally he’d stop and head to the laundry rooms and get quarters from all the washing machines and dryers he owned. Our meeting went well and at the end of the day Eric said he had

a deal for me. He was about to buy a 20-unit apartment building located in Milwaukee's east side—the best part of town. Eric told me he was paying \$350,000 for the building and he'd sell it to me for \$400,000 (flipping it for a \$50,000 profit in real estate terms). The rents were low and could be substantially raised. The building would make money with the increased rents and Eric said he'd manage it for a reasonable fee.

A week later I inspected the building, analyzed the numbers and made the decision to buy it. It struck me that, in Milwaukee, I could buy in good areas and the values were much more affordable than in Chicago. Up to that point, all my buildings were small in the three to six-unit size and I wanted to move into a bigger size. I was hoping the new building would produce bigger cash flow. I was still on the clock with Michele and her retirement plans.

The day after the deal was consummated, change of ownership notices were given to tenants and within a week five of the tenants gave notices and moved out with the prospect of increased rents. It was early February and as a landlord I knew that tenants never wanted to sign up and rent apartments in February. By spring, Eric was able to raise the rents and fill the vacancies and the building was operating with a profit.

Over the next few years, Eric and I did a lot of deals. Eventually, my Milwaukee portfolio reached nearly three hundred apartment units and I had a staff of ten employees operating the buildings. I sold all the buildings in Chicago and Aurora and focused on Milwaukee. I was beginning to reach the point where I controlled my destiny and would have the freedom to do what I wanted.

I never viewed my insurance agency or real estate investment as a job. To me, they were an adventure. I'd wake up every day and almost always looked forward to what the day would bring. Some days weren't so great having survived two major building fires (none were my fault), vacancies, ghosts and unreasonable insurance premium increases for my clients from insurers. These are all part of the challenge of being your own boss. The nine to five work world for me was a relic of the past.

Managing the ever-growing insurance business and the real estate holdings were beyond having a full-time job. I'd work most evenings and weekends, but it never bothered me. I was energized knowing that I was doing something of value and achieving goals.

I, however, never lost sight of my vision to make the most of myself

and to make as great an impact as possible in my lifetime. I knew that my greatest joy was in helping others.

I could begin to explore how to help others on a broader scale. The question became: where do I begin?

I thought about the world as I saw it and where I could help. Could it be with my family and friends, my tenants, my employees or any insurance clients? I decided on a two-fold approach—some of my tenants and one of my first insurance clients.

I still owned the three-unit building in Milwaukee. It was located in a marginal neighborhood and all my tenants had a low-income status. I knew this because they all had public housing vouchers where the government paid 70% of their rent and utilities. The tenants only had to pay 30%.

When I visited Milwaukee every week or so I'd often drive by the property to see if everything checked out. Sometimes I talked to the tenants to see if everything was ok. As the landlord, I had to verify their annual income and what assets they owned and provide an annual report to the state economic development authority. Year after year, I could see they made no progress in building toward retirement or net worth. All I could see or hear was their monthly phone call to my management team that their 30% of the rent was going to be late and could they have a payment plan. We agreed but it bothered me that this was a monthly request.

I envisioned myself as being pretty good with money and decided that I would teach them about money and developed a class for them, "How to Live Like a King with Very Little Money." I would drive up to Milwaukee weekly and teach them about budgeting, investing, home ownership and so on.

After putting together the class, I contacted all the tenants about the class. There was no cost to the class, and I was doing it to do something I love: teaching others.

All three of the tenants called me to tell me that they appreciated my efforts but weren't interested in taking the class. Their view was that they were doing just fine and didn't want me meddling in their affairs.

I was disappointed, as I thought I could really help them. The lesson for me is that you can't help anyone who doesn't want your help. I now have a complete course on "How to Live like a King with Very Little

Money” collecting dust in our basement

Maybe I could help one of my insurance clients. One of my very first clients was Niles Township Sheltered Workshop (NTSW). I was very grateful that they chose me to handle their health insurance matters and the commissions were substantial. I wanted to give back (note: it is against the Illinois insurance licensure laws to refund commissions).

NTSW provided services to the region's elderly and cognitively impaired residents by providing adult day care activities. Their funding was mostly from the government and their annual gala. I offered my services to be on the gala planning committee. I got to meet many of the board members.

I learned about planning charity galas. The Executive Director needed someone (a chump) to be in charge of getting items for the live auction and silent auction. He appointed me and the committee set—\$10,000 as the auction goal. This was seen as a ridiculous goal because the auction never raised more than \$4,500. It was a goal that would never be reached.

Nevertheless, I dug in and solicited the help of the other board members to get auction items. I visited a lot of merchants and collected a lot of dining certificates and knick-knacks.

To everyone's shock, the auction proceeds totaled \$9,900 and I was held in awe.

Unfortunately, NTSW fell on hard times and was acquired by a larger social service agency. They had their own insurance broker and I lost my client. The Executive Director and his wife appreciated my efforts, and for nearly thirty years, I handled their private insurance.

The experience with the NTSW gala served as a valuable learning experience. I learned of the financial pressures many not-for-profits endure as they try to survive.

I then decided I would join the board of a not-for-profit. My friend and career counselor Jack linked me up with Dr. Harry Steckman. Dr. Steckman was the creative force behind Steckman Studio of Music. Jack thought my financial background would be of help to the studio. The studio provided music lessons to students who wanted to play an instrument such as piano, guitar or drums. The studio employed many subcontractor teachers who taught and were paid by the studio.

More importantly, the studio had outreach programs that connected

with many of the poor disadvantaged neighborhoods in the region. Through grant money, the studio paid its teachers to teach young children in the age three and above range to play musical instruments. Studies had shown that these kids grew more interested in music and the arts and furthermore excelled in school compared to their peers. To me, it seemed a good fit where I could use my background and it would give a few young people a better chance at life.

I met with Dr. Steckman and was approved by the board. The first board meeting was ear opening. The organization was in terrible financial shape. Several of the teachers who attended complained they had not been paid in three months and needed money to live on. The only problem was that the studio had no money. Worse yet, the studio was in hot water with the Internal Revenue Service. They had failed to submit their required 990 form and faced a stiff penalty. In addition, the studio didn't pay to the IRS or the State of Illinois the withholding and social security taxes that it was supposed to pay every three months. As an employer with several employees, I knew you should NEVER miss paying payroll tax. The penalties are huge.

The board itself had a diversity of members. There was a representation from clergy, minority and business leaders. I felt that the board had good people who cared about the outreach program of the Studio. Since I was new, I didn't have to take a lead in dealing with the IRS and State of Illinois. The business leaders on the board took the lead there. They enlisted their attorneys and accountants to work with the various government agencies without changing any fees to resolve the situation. Eventually an agreement was reached called an Offer and Compromise where almost all the debt was forgiven.

As a board member, it struck me that the organization basically wanted an annual donation from me, attendance support at their annual gala and my vote at the board meetings. Some of the board members took major leadership roles where other board members sat on the sidelines. This, to me, was not very fulfilling. I felt very little connection to the outreach programs and had no input.

I served on the board for my required term of three years. As my term was ending Dr. Steckman reported that the studio was again in arrears of its payroll taxes to the IRS. At that point I recognized that the organization did some good things, but it wasn't run very well as a

business. When I learned that the IRS could personally seek payment from board members in these situations. I submitted my resignation from the board.

As a board member I learned a few things that I could use in my quest. Lesson number one was to investigate the financials before signing on to be a board member in the future. Much of the board time was spent on dealing with the IRS and none of it the time was spent reviewing the grant program. Secondly, I felt disconnected with the mission of the studio. I witnessed little evidence of the young students getting excited about music and having better lives as a result. For the future I'd want to be more involved.

With the disappointment of my board role behind me, I thought about where I could make an impact and feel good about it.

Chapter 11

Paying My Debt to the Universe

One morning, on my drive up from Wilmette to the properties in Milwaukee, I heard the solution on the radio. “Do you hate your job? Are you barely getting by paying your bills? Are the bill collectors calling you at home every week? Do you want to be free to do whatever you want in life? Do you want to be rich? We’re your solution. Come to our free seminars at a local hotel and we’ll teach you how to get rich by investing in real estate. It’s easy and will change your life. Call xxx for your free tickets while they last.”

By this time, I had twenty-five years as a real estate investor under my belt. I had read over 200 books on real estate investing, attended some inexpensive seminars and had made sixteen real estate investments—all of which were successful. Real estate had been good to me. I needed to give back.

I knew the free seminar was just a sales pitch to attend an expensive weekend program. Having been involved with various real estate groups, I knew what was going to happen with the seminar. The price wouldn’t be cheap—probably \$5,000. And that was just the beginning course. There would be more specialized ones after the first one that had even higher price tags.

And did the education from these programs help most of the students succeed? I was doubtful. In my experience, only a very small percentage made it to financial independence as real estate investors. The seminars were very lucrative for promoters but less so for investors.

While there was value to the educational content, almost everyone failed. It’s not easy to succeed. A buyer could buy in the wrong location, overpay for a building or mismanage a property. I had witnessed many people who were challenged by the demands of life and gave up on this pot of gold. Their enthusiasm wore out after six months.

I looked at myself with the question, “what can I do about this?” The answer: write a book about my experience and tell everything I learned about investing in real estate. My goal would be to help newbie and intermediate investors. I didn’t expect to make money or to ever have a

seminar to teach investors.

And so, was the beginning of *Confessions of a Real Estate Mini-Mogul* by James S. Pockross. I spent about one year writing *Confessions*, I had to decide on what content to put in the book, how to structure the book and then write it. Being Mr. Persistence, I wrote at least one page every day. Then came printing it, publishing it and promoting it. I learned more than I ever wanted to know about typesetting, cover and page design, font type and marketing a book.

I self-published the book in 2008. My timing could not have been worse as 2008 and 2009 were the year when the real estate bubble burst.

The book sold about 600 copies and I managed to lose about \$30,000 with the costs of editing, printing and promotion. The book was well received, however. It won two awards for its content and had very positive reviews on Amazon. Aspiring real estate investors have thanked me years after its publication as they've used the methods described in the book to successfully purchase their first buildings. The investors were very grateful. Other seasoned real estate investors I know thought enough of the book to buy several copies and pass it onto others because they thought it was so useful. I feel really good about helping other investors.

One of the buyers named Brad Saul really liked the book. Brad had built a podcast empire and hoped we could reach a deal where I would do a weekly podcast on real estate investing. The deal got done and I moved into Career Number 9: Radio Show Host.

The deal I struck with Brad involved me paying a monthly fee to Brad. Brad and his team would give me technical support as well as coach me on how to be a radio show host. Brad's team would be the sales arm of the radio show and would seek sponsors and advertisers who would support the podcast and the costs Brad and I incurred. If the podcast makes a profit, Brad and I would split it 50/50. I was excited about the show because I could reach out to a world audience and maybe help a lot of people.

After I received some coaching on being a radio show host, the weekly program began. The show would typically begin with me telling a story that contained a pearl of wisdom. Some of these pearls were to advise investors how to figure out income and expenses, how to manage properties or how to defer capital gains taxes when a building was sold. Then I would introduce my weekly guest who I would interview. I

selected my guests based on their real estate backgrounds. Among my guests were:

- Bankers who made real estate loans
- Commercial real estate brokers
- Residential real estate brokers
- Property managers
- Appraisers
- Foreclosure buyers
- Real estate attorneys
- Title insurance companies
- Real estate syndicators
- Motivational speakers

I even had a live auction on the podcast with a commentary by the auctioneer. Another part of the podcast involved me mentoring a newbie real estate investor, named Dan, who investigated and ultimately purchased a five-unit apartment building on the South Side of Chicago.

With the show, there was good news and bad news. I loved doing the podcasts. Of my nine careers, this was my favorite. I looked forward to taping each show and seeing it broadcast on the World Wide Web.

The show was well received by listeners. I received positive feedback, and my weekly hits that Brad tracked grew dramatically over the year I produced the show. The show was getting over 30,000 hits a week and growing. I was a budding podcast star.

And now for the bad news. The show ran during the bottom of the real estate cycle of 2009. None of the potential sponsors for advertising wanted to invest in the show or buy advertising. The tea leaves revealed that the show was a success but would not bring any money in to cover its costs. I apologized to listeners and canned the podcast after about a year.

What was I going to do now? I wanted to help people and make the world better. The book and the podcast had changed a few lives. I was helping make people rich. This is not exactly what I had in mind when I thought back on Faust and his quest for fulfillment. I had to do something else. But what?

I had returned to seeing my psychiatrist Dr. W. Struggles with anxiety, depression and lack of confidence were a relic from the past. I was “normal” and he didn’t even have a diagnostic code for my situation.

My marriage was fine and there weren't any pressing issues there. I needed to work on my obsessive relationship with money and what to do with my life.

He confronted me, "what motivates me to be such a humanitarian? Why do I have this Faustian vision? Why do you want to sacrifice yourself for others? And what are you actually doing to make the world better?"

I didn't know and had to look within myself with his help to find answers. I had to search for the truth.

I first had to look at the role of my ego. Am I so gifted that it is on me to come up with ways to improve the world that no one else can? Am I so special that I must satisfy my ego with social impact? Or am I just a regular guy who wants to do good and not do bad?

The answer is both. I do feel there is something special about me that I can contribute to something greater than me. We are all special and we all can contribute in our own way. I didn't believe I was more special than anyone else.

There was an additional twist of the ego that was difficult to face: my mortality.

Simply put: I don't want to die. I want to live forever. Given the fate of the billions of human beings who have preceded me, there's a good chance the grim reaper is lurking somewhere to bring me to my final destination. What kind of a legacy will I leave? Will I be forgotten in ten years or will I be remembered in a thousand years from now? Actually, I don't care. I hope that my thoughts and actions will survive well into the future. I asked many people over time what legacy they hoped to leave. Almost all feel that they've been good parents and leave behind a legacy of children, grandchildren and great grandchildren who have good values and are productive citizens. And the kids get most of their money.

Michele and I didn't have that option. We tried to have children, but nature had other ideas. I felt the universe challenged me: "Jim, you won't have children. What are you going to do now?" I had to search for different ways to make a difference.

The universe has been very good to me. I lived a life of freedom in America. I had two parents to support me the best they could while I grew up. A bullet missed killing me by one half an inch. I won Michele's heart. Real estate and insurance have made me wealthy. Many years ago, I made a deal with the universe.

Shortly after I married Michele and began working at the City of Chicago Benefits Management Office, I received a phone call from a loan officer at Pathway Financial—the lender on the four-unit building near DePaul University.

“Mr. Pockross we’ve been trying to call you for months. We get the message that your phone has been disconnected. We found a new phone number for you by reaching out to information (note: when I was homeless, I did not have a phone and could not receive mail). We mailed you things to your address, but they were returned. We see that you are paying your mortgage on time every month. But what are you going to do with all the building code violations?”

“What building code violations?” On the advice of my attorney, I went to the Department of Buildings to see if there were any outstanding building code violations on the building. It was part of the sales contract that all building code violations be cleared. The clerk came back and told me there was nothing outstanding on the building. This was just a week before we closed. I thought we were ok. “When were the building code violations cited?”

“Over a year ago before you bought the building. What are you going to do to correct the twenty-one violations?”

“I don’t know. Send them to me and I’ll get back to you. I need to see what they are.”

“Mr. Pockross, well and good. We do have the right to foreclose on the building if we aren’t satisfied. Goodbye!”

I received the list of violations on Friday. Some were major as they alleged that the two duplexed units were illegal and could not be allowed. I’ve always wondered how the clerk failed to find the list of violations when I made my request.

I was troubled and couldn’t sleep. On Sunday morning, I was supposed to go for the Zen meditation period. My mind was shot. I wrote a list of all my problems and drove to a nearby park to figure out what to do with all of them. As I sat in my car in the parking lot, I pondered how to get out of this mess. The cost would be prohibitive. I looked upward to the sky and in my head said to the universe: if it could be good enough to get me out of the violation situation, then I would pay it back by doing good in the world. That’s the deal that I struck. When I looked at the list of violations, I figured out the timing and costs. The only way this could

work out was if Michele would let me use the excess income from my new job (it was a 20% pay increase from the CHC) and if both the lender and the City of Chicago gave me the time to correct the violations. I didn't know what to do about the illegal duplexes. They were the key to my acquisition.

The lending officer agreed with my time frame, recognizing I wasn't a bad guy. The city agreed to work with me so long as I made good progress. I hired an attorney who specialized in building court matters to represent me.

Michele reluctantly agreed to the plan and the work began. The attorney, my building manager and I had to go to the building court every month to report on progress. By spring, the code violations were done, and we had a final court appearance scheduled. My attorney reached a compromise with the city. I could keep one of the two illegal apartments so long as it had two means of egress for the tenants to get out (note: if you ever go to the zoo or the circus, don't follow the signs that say "this way to the egress." It means exit.)

The judge called the court to order promptly at 11:00 a.m. Case number 1 was called: The City of Chicago vs. James S. Pockross. I went forward to the black robed judge at his perch and sadly told the judge that my attorney was late. He said he'd call the case later. A half-hour later, he called the case a second time. Still no Attorney.

At 11:55 a.m., he called the case a third time. "Mr. Pockross, is your attorney here?"

"No"

He turned to the building inspector and asked if all the violations had been corrected in a workmanlike timely manner. The building inspector replied yes.

"Case dismissed. James S. Pockross can keep all apartments as they are now."

That afternoon I called the attorney and mentioned to his receptionist that I was calling about my court appearance that day. There was silence on the other end for a couple of minutes.

I smiled when I heard him bellow out "OH SHIT." He got on the phone, apologized and asked what happened. Did the judge allow me to keep the one illegal apartment? I told him the case was dismissed and I was allowed to keep both illegal apartments.

“There’s no way this can happen.”

“Well it did.”

“Let me double check and I’ll get back to you.”

I never heard from the attorney again. Nor did I ever get a bill. The universe did its thing and I had a cosmic debt to pay.

There was a final motivation—to do good for others. I learned this from my dad. In his small way he was generous in spirit and always tried to do good things for others. Two memories stick out for me.

The biggest day of the year for our family’s Tastee Freez was the Bud Billiken parade on Chicago’s South Side. The parade celebrated a cartoon character, Bud Billiken, that was in the African American newspaper, *The Daily Defender*. All the politicians would march in the parade followed by tumblers, marching bands, baton twirlers and many others. Tens of thousands of people crowded the sidewalks as the paraders came by. During the parade I heard a lot of thumping on the roof. I told my dad there must be some animals on the roof. My dad and I went out to see what was causing such a raucous on the roof and discovered that it was indeed animals—young Homo sapiens who wanted to get a better view up the parade. I suggested that he chase the kids off the roof because if one of them fell off we’d get hit with a lawsuit. “No, it’s one time a year. Let them be on the roof and let them have a good time.” It was a kind and generous action on his part.

The second example comes from the words of our neighbors from sixty years ago. One day I received three emails from some of my South Side friends. My buddy Tom called and asked if I saw what they said about my dad on the internet. I told Tom no, as my dad’s been dead nearly fifty years.

There was an internet newsletter that updates residents from the South Side on their lives, deaths, reunions and so on. Tommy, our neighbor from sixty-five years ago, decided to post a story about my dad and what a generous guy he was. Here’s the story:

On a snowy January day, Tommy and our next-door neighbor Jimmy were looking to make some money. They approached my dad and the deal was struck. For fifty cents they’d shovel the heavy snow off our sidewalk (I was too young to shovel snow).

The duo finished, rang our bell and eagerly awaited their money. My

dad pulled out a one-dollar bill and paid. The guys didn't have fifty cents for change. My dad told them to keep the change and do something good with it. Tommy still remembered the experience.

It was a wonderful memory and especially touching that the neighbor would remember this event and tell about it sixty-five years later. I was in tears. Maybe my dad's generosity did some good. Jimmy went on to be a corporate dynamo who started Instagram and was the president and CEO of Avis.

I come by doing good naturally. The question was, "Where?"

Off to the library I trudged, and I subsequently read every book they had on charity and philanthropy. I felt overwhelmed by all the problems I read about in the world: climate change, profound economic inequality, unequal health care, crime, drug addiction and hunger, to name only a few. What could a little guy like me do? I wanted to save the world.

Even more challenging and scary were the networks of dark money funded by libertarians like the Koch Brothers and their billionaire allies. By pooling their vast resources, they were able to influence and somewhat control academic institutions, think tanks, the courts, the politicians, the federal government and many state governments.

While I disagreed with many of the programs they supported, I had nowhere near the resources to combat their agenda. Maybe I couldn't change everything in the world but I could at least do something to make it better. The question again was "where?"

In my ongoing quest to make the most out of myself I continued to see Dr. W. One day during a therapy session (better said, "a coaching session") Dr. W got frustrated and said he was tired of hearing all the grandiose ideas I had about being a great humanitarian and philanthropist. "You talk a lot but never actually do anything. Why don't you see what you can do with Rotary or Kiwanis and at least do something?"

He had me.

I checked out local Rotary clubs. My view of Rotary was that it was a bunch of older, rich, white men who smoked cigars and helped their community with Rotary. I thought of them to be antiquated.

Nevertheless, I went on the internet and found there were two Rotary clubs where I lived in Wilmette, Illinois. One met at noon and one met in

the morning. I sent an email to each of them to contact me about attending one of their meetings and finding out what they do. And then I waited. And I waited. Neither club contacted me.

I eventually tracked down phone numbers of the two Rotary clubs and called them. Apparently, their computer skills left room for improvement. Neither club ever contacted me. I found out when their meetings were and simply showed up for their weekly meetings. The first club I visited was the Wilmette, IL club that met at noon at a local restaurant. The meeting was well attended, and they had a speaker talk about helping juveniles at the local high school who needed legal services for criminal charges they were facing. After the meeting, the club president asked me what I thought and if I wanted to join. I told him that I wanted to check out the Wilmette morning club.

I had preconceptions about Rotary. My view was that Rotary was bunch of older white men smoking cigars and pompously sitting around in a country club atmosphere. I was wrong. The membership was clearly older. There were a lot of women who appeared to be strongly engaged in the club. No one smoked cigars and the setting at the restaurant didn't look much like a room in a country club. I didn't ask anyone to show me their financial statement, so I didn't know about the "rich piece."

When I attended the morning club meeting, I liked the group better. The membership was much younger and included many of the key local government players in Wilmette, such as the village manager, the school superintendent and one of the village trustees. The group had energy and was truly committed to help others both locally, nationally and worldwide. I became a Rotarian.

After I joined, I got the sense that I was not alone in my desire to make the world better. The members pitched in and worked together on community projects. We'd sweep the local beach of debris; host soup kitchens to feed the hungry; provide warm coats to young kids who had no winter clothes; send emergency supplies to places in need, like Haiti after its earthquake. When I served as a Rotary monitor for the Wilmette Thanksgiving parade in 2016, I had a chance to spend ten minutes talking with Tom Ricketts—one of the major owners of the Chicago Cubs who had just won the 2016 World Series a few weeks earlier. He shared with me how stressful and joyful it was to bring a winner to Chicago after a 108-year drought. If I weren't in the Rotary this wouldn't have happened.

In my view their hearts were good and took action. I became an active member who served in many capacities. I, with the support of the club members, started a Trivia Night that raised a lot of money for grants we made to local charities to further their programs. I was in charge of fundraising, served on the board of directors and served as the club the co-president. I felt I was learning about community needs and what resources there are to meet these needs.

Rotary also had a social side. With everyone working cooperatively towards a goal, I found little competition between members. Friendships were forged and it was great to work together for a common cause. There was a bond that members developed.

But for me, there were shortcomings. When we made grants to various charities, the leader of the organization would come to a meeting, receive a large size check and get his/her picture taken. The leader would thank us, deposit the check and use the money to help their program. I felt disconnected. I wanted to see firsthand what the money does. Once the grant is given, I felt that the money is gone. I wanted to see the results.

For me, being a Rotarian is a fulfilling experience and I am glad I joined. I love working with others in the club. But Rotary is just a beginning for me. I need to do more.

And then the question again comes to the fore: WHAT? For this I am still a work in progress. I look within myself and outside myself.

When I look within myself, I look at the values that are most important to me:

- Never give in or give up
- Help others
- Don't hurt anyone
- Support the freedom of others. We all need to grow to be our best, so long as the freedom of others doesn't involve hurting someone else
- Support equal opportunities for everyone

These are the values I want to promote.

And then I look outside myself. On one side, I witness our ever-

changing world. Technology rules and offers great hope for our future. People can communicate across the world at minimal cost by tapping their fingers on a handheld device. Predispositions for life-threatening disease can be discovered and preventative measures can be done. Brain implants are being explored to help people communicate and robots now can clean my house. Who knows what the next 1,000 years will bring?

On the other side I see so many issues that need to be changed.

I don't see America as the land of opportunity that my grandparents immigrated to. I see homeless people sleeping under viaducts protecting everything they own in the world in a shopping cart. I see the long lines of hungry people we serve at the Rotary soup kitchens. I read of all the youth needlessly killed every weekend.

Income inequality with a diminishing middle class disturbs me. Racism. The list seems endless.

How do I plug myself in?

I want to create a world where there is always hope coupled with persistent action to make things better. Some of the world's problems are immediate (feeding the hungry) and some will take generations and centuries to solve.

My focus is on youth. In my own case, I never had the support to establish self-confidence and to face the challenges of life with the assurance that I would survive and prosper. I lived in fear and have always felt I was in a one down position.

In my view, the first five years of a child's life are critical. I want to fund and support charitable programs and organizations that help young children feel that they are worthwhile and capable of learning and achieving. I plan to learn more of what's being done and get involved. My hope is that some of my ideas can be implemented by these organizations. The joy, to me, is when I see these interventions changing lives.

I also plan to explore advocacy philanthropy. Advocacy philanthropy embraces structural change in society. To make these societal changes takes years of persistent efforts. The efforts necessary include:

- Researching issues and making outreach
- Polling and public opinion research
- Community education and grassroots organization
- Education of government and public officials

- Lobbying
- Coordination with other groups advocating on the same issues

I know I can't do everything, but I can do something. I know this will go beyond my lifetime. I still search for that moment when some thought or action I did helps create a kid who does well in school and gets a good job. Or someone who takes a leadership role in their community and has a positive impact. Or someone whose idea helps thousands of people.

My push goes on. I will never give up!

Happy journey to you all!

Questions and Answers

ONE:

Q: Why did I write the book?

A.

Not surprisingly, the genesis of the idea to write the book came during a session with Dr. W. After I sold all the buildings and most of my insurance agency, I was faced with a challenging dilemma. My daily life was basically filled with long “to do” lists. I love writing the check mark in when I finish the item. On the day I saw Dr. W, my “to do” list had one item—see Dr. W. The day before it was blank. What was I going to do with all this unstressed free time? I had gotten to the top of the mountain and had nothing to do.

Dr. W and I discussed possibilities.

“Jim, why don’t you write a book about your life? I’ve known you for over 35 years and you’ve gone through so many changes. You have a good story to tell. You’re a really good writer. The book might help others and be good for you to write.” (Note: Dr. W. was a former high school English teacher and had read my first book).

“Let me think about it and I’ll let you know next month.”

The book was a go.

So, what motivated me to write?

There were multiple reasons: some egotistic and some altruistic.

On the egotistic side, I am a very private person. At an early age, I learned that I had to protect myself. I never expressed my thoughts or feelings with anyone. I was alone in my own world. Even today, I keep thoughts and feelings inside.

So, I write to express myself. To show the soul and the striving that lives under my skin. I want to be known. I want to connect to the reader and the world.

We all have a story to tell. I don’t think I am any more special or remarkable than anyone else. I’ve been knocked down and I got back up. I’ve done the best I could with the resources I’ve been given.

On the altruistic side, my hope is that the book touches some readers and perhaps they will take actions and risks in their lives that will help themselves or help others.

I'm a person who always pushed to make more of himself. I always had my vision of fulfillment and never just laid back and rested on my laurels. I've done a lot of unusual things in my life, like decades of therapy, ardent Zen practice, drugs, real estate, insurance, countless romantic failures, career crushing job failures, but still, I strive forward. I say to myself, maybe this will motivate the reader to take actions. What kind of actions?:

- Seeing a psychotherapist to help you grow
- Exercising
- Taking the risk to start a business
- Being tolerant of those around you. Everyone has a story
- Stepping up and helping others in any way you can
- Write your own memoir

When I look around, I see much of my peer group just living out their days until death. Life can offer more. It's a fabulous opportunity. There is music to be played.

Maybe something in my story will motivate someone to try a few things. I hope so.

TWO:

Q. What drives you? What's the inner Jim?

A. I don't know. I sure wish I could bottle it and sell it.

Is it my heredity? Was my life predestined by my genes?

Genetics has played a role. I'm grateful that I have a fairly normal body. The only abnormality I was born with is celiac disease. Celiac disease is intolerance to gluten found in barley, rye, wheat and oats. I could not eat anyone and never gain weight. In high school, I graduated at 5'11 and weighed 110 pounds. My family called me "skinny Jimmy."

On the intelligence genetics, despite my total lack of interest in school, I got some extra helpings there when my parents' egg and sperm were linked.

My athleticism falls into the klutz category. With a thin body and with little coordination I was not the coach's first choice to play quarterback or be the starting pitcher for the Bowen Boilermakers.

The picture gets murky when it comes to personality traits. I don't find that I have a genetic predisposition to addictive behavior like drug

addiction, smoking, alcoholism or gambling. Nor do I have the genes that cause me to have severe depression or bi-polar disorder.

But what about personality traits such as persistence, resilience, sanity, self-esteem or introversion? Was I born with these or did my environment cause them to happen every time I made a choice? The answer is unknown.

I've taken a lot of paper and pencil tests where you darken in an answer A, B, C or D. Most of the aptitude tests paint a different picture for me of my self-perception of being stupid. On any quantitative test I've taken, I've always scored higher than 99 percent of the test takers (99th percentile). I took the Graduate Record Exam (GRE) when I thought I might go to graduate school in psychology, and I scored 740 quantitative and 690 verbal—both 99th percentiles. When I entered Basic Training in the Army, I had the highest general classification test score of the 600 people taking the test that week and I didn't even try. I was pre-slotted to be a clerk typist.

As a college student, I took a Psychology class entitled, "Psychological Tests and Measurements." The class was for graduate students and had three one-hour lectures a week and a two-and-a-half-hour weekly laboratory session taught by a graduate assistant. My classmates and I learned of the history of psychological testing and were often the guinea pigs for all kinds of intelligence and personality tests.

Howard was the lab instructor for our section. Howard was very strange and always wore the same black clothes to class no matter what the weather. He always looked serious and never laughed. I figured Howard was extremely intelligent but had very limited social skills. When it was unknown who the Unabomber was some years ago. I thought for sure it was Howard.

One class session, Howard announced our lab session that day was to take the Minnesota Multiphasic Personality Inventory (MMPI). This was one of the best-known personality tests and was used by psychiatrists and psychologists to measure ten categories of abnormal human behavior. Some of the categories included depression, hysteria, paranoia, psychopathic deviancy, masculinity/femininity, as well as some other weird categories. The test was a monster and had 566 questions. It even had scales to see if the results were reliable and whether you lied when you took the test. When Howard passed out the test results the next week,

he informed me in front of everyone that I had the most abnormal test results anyone had ever seen (in retrospect, he should have kept his mouth shut instead of pointing me out to be a super weirdo). I had abnormal scores (at least two standard deviations away from average) on nine of the ten scales. I was normal in masculinity/femininity, but I didn't need a test to tell me that. My score in paranoia leaped off the charts. It was 6.1 standard deviations above the mean. This is the equivalent of having an I.Q. of 200, and using my statistics table, I figured about twenty people in the United States with a population of 275 million had a score that deviant. Howard was freaked. I had outstranged him.

As we left class, my buddy Kent told me how lucky I was. Kent wanted to be a psychiatrist and he felt that with those kinds of test scores I could really have empathy with people in psychiatric need. Sorry Kent. I'd rather have had "normal" results like everyone else (note: I stayed in touch with Kent. He became a very successful cardiologist and did well in life).

I was very disturbed by the test results. I truly wondered if I had been fooling myself over the years and that if I was so disturbed that I should have been institutionalized. I questioned myself: "Have I been placed on earth with no awareness of my surroundings? Am I a sicko and I don't even know it?" All I know is that I survived. Everyone tells me I am boringly normal including Dr. W and other psychiatrists I know socially. I have been a good citizen. I haven't been jailed or put in a mental health institution. And I've sure paid a lot of income taxes.

Maybe there's a "sanity" gene wired into my DNA that kept me functional.

Then I look to the "nurture" side. My mother was the key influence in my life. She never gave me confidence that I could do anything. My spirit was awakened the day Cousin Stuart wrestled with me and told me I was capable of more.

As I reflected on my life directions, it became clear to me that my striving to achieve and make the most of myself is a response to my mother's parenting. I want to prove her wrong. I am capable—just get out of my way. Not only did I have the drive to prove her wrong, I found it within myself to seek help from the universe to do the best I could. Psychotherapy, career counseling, Zen Buddhist practice and graduate school education were all pieces that helped me. For me, my momectomy

at age 15 made a difference. But there's more to me than proving my mother wrong. There's an inner spirit that drives me to do more - to be the best I can be.

I said to myself long ago: I am worthwhile and my life is worthwhile. I don't know if that was something embedded in my genes or it's something I felt over time. It just is.

Some child psychiatrists have classified young children as either dandelions, tulips or orchids.

Orchids are highly sensitive children. Like orchids, they are difficult to raise but will thrive if nurtured correctly.

Dandelions aren't sensitive and can be hearty and grow anywhere.

Tulips are the children who fall between dandelions and orchids. They are hearty like dandelions but will thrive if grown like an orchid.

I'm a tulip. My inner core pushed me. I had to find nurturing outside of my home to really grow.

THREE:

Q. Given what you know now, would you do anything differently in your life?

A. Just a few things come to mind.

I regret that Michele and I never had any children. After years of trying, Michele and I sought the help of medial fertility specialists. Unfortunately, Michele never conceived. We explored adoption. We contracted with attorneys specializing in adoption and worked on finding a child for about a year. We had to go the "private" adoption route because we were beyond the age where adoption agencies accepted us as parents. One morning when I did my daily four-mile walk, a big "NO" flashed in front of me. I knew at that moment that the "NO" was a sign from the universe not to adopt.

I came home and told Michele of the experience and our adoption efforts stopped. I often wonder how our lives would be if we had children.

I also believe counseling would have been very useful to me at a young age. Going on a talking strike for several months or just running out of kindergarten class are not normal kid behaviors. Perhaps if I had the help of a child psychologist or child psychiatrist I would have been

better adjusted as a teen or an adult.

Regret number three involves college. I didn't socialize very much. All I did was study. While my grades were good my social skills were non-existent. As an older guy, I learned to recognize the importance of social interaction in the workplace and with friends and family.

Today, when I connect with the children of family or friends entering their college freshman year, I tell them to play and build social connections. Don't do what I did.

Lastly, I believe I hurt a lot of people in my life. This includes family and many women I dated. My intention was never to hurt anyone. Being mean to others isn't my calling card. I regret if I hurt others along the way.

FOUR:

Q. Did writing the memoir teach you anything?

A. Yes

On the "writing" side, writing takes practice and discipline. Write, write and rewrite is what it takes to get the memoir done.

On the "personal" side, I've had to look back on seventy-three plus years of life and look at the themes, the successes and the failures. I came to accept myself more as a success than I gave myself credit for.

I also got to look at the influence of my parents on my life choices. With both parents gone, I could more clearly see why I did what I did then while they were alive.

The memoir has given a chance to better understand where I came from.

FIVE:

Q. What do you do for fun?

A: Bummer. I am not a "fun" person. When you go to a party and look for the wallflower, just look for me in the corner and you found the wallflower.

If I have any goal in psychotherapy, it's to learn how to have more fun.

My fun list includes traveling, watching movies, connecting with friends and going to the beach during the short Chicago summers.

There are two fun activities I love to do that are probably not on anyone's fun list.

I love public speaking. When I published my first book, I went on several public speaking engagements. I'd be on a high whenever I finished speaking and began selling the book. Being a radio show host was my favorite career.

Fun activity number two: organizing events. I like being in charge and running things. I've been in charge of high school reunions, family reunions and the Trivia Night that we host at our Rotary Club. I've also served as president or vice-president for the real estate clubs to which I belonged.

SIX:

Q. Don't you have any indulgences?

A. I see a psychiatrist once a month to help me reach for self-fulfillment.

Michele and I love to travel. I've been to all 50 states and to about 75 countries. I appreciate the U.S. National Park Service and have visited over 30 national parks. My favorites: Olympic in Washington, Canyonlands in Utah and Denali in Alaska. Favorite countries, the western part of the United States, sub-Saharan Africa, Australia and New Zealand.

My lifestyle is modest. I live in a 1950's style suburban home with three bedrooms and two full bathrooms. I drive a Hyundai Elantra. My haberdasher of choice is Costco. Michele and I are not foodies or wine connoisseurs. We don't have an art collection or own antiques. Michele had a growing collection of refrigerator magnets that don't even adhere to our stainless-steel refrigerator.

SEVEN:

Q. What are your interests?

A.

I'm big sports fan and follow all of the major Chicago sports teams:

da Bears, White Sox, Bulls, Cubs and Blackhawks. I am a devoted fan of the Chicago Bears and watch every minute of every game—no matter how painful it is to see them lose. I once even approached Jim Finks, the Bears General Manager in the early 1980's and asked him if I could work as a statistics analyst. Mr. Finks told me he didn't need me as he put together one of the greatest defenses of all time.

I also once put together a syndicate of real estate investors and tried to buy the Chicago Cubs in 2006. Unfortunately, the Tribune Companies didn't want to deal with our syndicate and the Ricketts family bought the team.

Before marrying Michele, she put a condition into our marriage arrangement—that I learn to play bridge so we could have fun together. Consequently, I learned to play bridge and my competitors are always happy to have me play against them so they can get good results.

Other interests include current events, investing and philanthropy.

EIGHT:

Q. Do you have any other talents of note?

A. No. I'm boring. I exercise daily, try to eat right, meditate and take care of myself.

Perhaps the standout weird habit is that when I shower or shave, I look at myself in front of the mirror and sing "I Feel Pretty" from the *West Side Story* off key. Michele shuts the bathroom door and informs me as I prance out of the bathroom that my lyrics are strikingly different than those that Natalie Wood sang and my singing sucks.

NINE:

Q. Why did you go into the insurance business? You were doing well with real estate. Why didn't you just keep buying apartment buildings?

A. It's exciting to buy a building. Visions of dollar signs kept dancing in my head. It's truly exhilarating to rehab a building then raise the rents and increase the building's value. Real estate can bring great wealth and lead to the glorious day where you are financially free.

For me, however, I found it quite stressful to manage and control all the properties. I had many sleepless nights when I had to deal with leaky

roofs, non-functioning elevators, employees to fire, furnaces that died in subzero weather and evictions. I handled three evictions (one with a felon convicted of murder) in which I left the house telling Michele that I loved her and may not come back alive (yes—I had death threats too).

I could have continued to acquire more property and built more wealth, but I believe the stress would have shortened my life and made me unhappy. I had reached the point where I had “enough.”

Insurance on the other hand was fun. I loved cold calling and building a client base. I truly felt I helped people and liked getting the monthly commission checks with little overhead. This commission income would allow Michele “to retire to the lifestyle she had become accustomed to” at age 50.

Lastly, I had a unique background in health care and believe that by selling health insurance, I had found a way to give back for the education I received.

TEN:

Q. Any final thoughts?

A. Be kind. Help others. Reach beyond yourself to make a difference.

Scorecard: Life Goals

Having read dozens of self-improvement books and trying to follow their techniques, I should be beyond perfect. Literary disclosure: I am not

Almost all the best books recommend lifetime goals, including identifying steps to achieve the goal and establishing time deadlines for each step.

In my late twenties, after getting shot, I took this to heart. I listed 53 goals I wanted to achieve in my lifetime.

Let's look at how I have done.

Number 1: To live to age 100. This is a work in progress. I have over 27 years to go. In addition, I want my body working pretty well and my brain still working. At the rate medical technology is advancing, I may be bionic at age 100.

Number 2: To be married. Achieved

Number 3: To have children. Failed to achieve. Nature didn't cooperate.

Number 4: To be a millionaire. Achieved.

Number 5: To earn \$100,00 a year. Achieved.

Number 6: To own a house. Achieved.

Number 7: To get an advanced degree—either a law degree, a doctorate or master's in business administration. Awarded an MBA in 1978.

Achieved

Number 8: To own a lot of stocks. The term “a lot of stocks” is vague. What it means to Warren Buffet of Berkshire Hathaway is one thing and to James S. Pockross is another. I chalked this goal up as “achieved.”

Number 9: To be in a leadership position in a job. In the jobs I held while I was an employee, I did not view myself as a leader. When I ran my own business, including real estate ownership, running my insurance company or my publishing company, the buck stopped with me. I vote “yes” to leadership.

Number 10: To not be poor. So far so good.

Number 11: To establish a business. Achieved.

Number 12: To own a nice car. This is subjective. After all, what is a “nice car”? I typically buy a low-end subcompact like the Nissan Sentra or Hyundai Elantra. I drive them until they die, usually more than a hundred thousand miles. The answer: failed to achieve by choice.

Number 13: Not to weigh in excess of 145 pounds. My wife feeds me too

well. I weigh in at 166. I am thinking of changing this goal to kilograms.

Number 14: To establish the Freedom Foundation. When I read self-improvement books, many of them recommend determining your highest priority values and living your life based on your value system. My top value always comes out as “survival,” and next in line is “freedom.” The James S. Pockross Survival Foundation doesn’t have the right ring to it. The purpose of the Freedom Foundation would be to support individuals and groups in their efforts to be free. It is to be one of my legacies. It hasn’t been formally established, as I am in the process of how to effectively leave a philanthropic footprint. The answer: failed to achieve but very possible in some way.

Number 15: To learn more about investing. Achieved.

Number 16: To have good health. This is admittedly vague. I haven’t had any major diseases or health hiccups since this list was written over forty years ago.

Number 17: To have my blood pressure always 120/80 or less. With the help of medication this goal is on course.

Number 18: To make contributions to charity every year. Achieved.

Number 19: To have my total cholesterol under control. Achieved with the help of medication.

Number 20: To eat a balanced diet. Partially achieved. I try to eat a balanced diet. My downfall is sugar. I love sweets and eat a little too much ice cream.

Number 21: To keep my teeth. Achieved so far. Time for a funny story. My mother spent her last ten years in a retirement community. Since women usually live longer than men, the women residents, who are often widows, strongly outnumber the men. The single women are often in search of love and companionship. When a new single male moves in, they are “hot commodities,” and the women carefully check them out. A few years ago, a family friend, Kerm, who was recently widowed moved into the retirement center. At the evening meal his very first night there, he had dinner with my mother and my aunt. Many women walked by to check him out. One woman (Elaine) was so aggressive that she walked up to the table and asked Kerm to smile. She closely examined his smile and then boldly asked, “Are those your own teeth.” Kerm was puzzled but replied “yes.” Elaine couldn’t contain herself. My mother told me that Elaine ardently pursued Kerm after making this important discovery.

When it comes to one of the great mysteries of life: what do women find attractive? I always had personality, money, looks, status and power on my list. You never know what's ahead. Now, I'm planning on keeping my teeth.

Number 22: To be as physically strong as I can be. I am a work in progress. I do weightlifting every week, as well as pushups every other day.

Number 23: To walk every day. I love to walk and easily walk the 10,000 steps a day the federal government recommends.

Number 24: To be mentally healthy. This is subjective. With 40 years of psychotherapy behind me, I am putting this in the 'achieved' column.

Number 25: To not be addicted to any drugs or alcohol. Achieved.

Number 26: To not serve time as an inmate in prison. Achieved.

Number 27: To become a vegetarian. Partially achieved. I was a lacto-ovo vegetarian for about ten years (lacto-ovo vegetarians consume dairy products and eggs) and compromised with my wife when we married. I eat meat once or twice a week.

Number 28: To have a dog. Failed to achieve by choice. Michele and I have had six cats during our marriage.

Number 29: To be able NOT to be in Chicago during the miserable winter months. Achieved. We have a second home in Scottsdale, Arizona.

Number 30: To be very knowledgeable about one topic. Achieved. I am very knowledgeable about health insurance and real estate investing.

Number 31: To allow myself to have "thinking" periods. Achieved. I often take time out to think and write down my thoughts.

Number 32: To have many friends. Achieved, based on the opinion of my wife. I referred to my wife on this one, who could be more objective about me. I go out of my way to stay connected to people face-to-face or over the phone—no internet.

Number 33: To meditate every day. Partially achieved. Some days I can't find the time to fit this into my schedule.

Number 34: To write a book. Achieved. "Confessions of a Real Estate Mini-Mogul" was published in 2008, perfectly timed to the beginning of the real estate meltdown.

Number 35: To increase my vocabulary and to publish a book on vocabulary building. Failed to achieve. For unknown reasons, I became fascinated with vocabulary in my teens and read several books on how to

build my vocabulary. I actually developed a unique method on how to understand words and decided to write a book on vocabulary building. I spent a few years outlining the book and was ready to write it. I conferred with a neighbor who was a very learned man and one of the trustees of our local library. His advice: I might feel fulfilled by writing the book, but there is so much competition in print and on the internet that it wouldn't sell well. I heeded his advice and now have several vocabulary building book outlines buried in the recesses of our sub-basement.

Number 36: To see the Academy Awards Best Picture of the Year annually. Achieved. I love movies and watch at least one new movie every week.

Number 37: To meet a U.S. president during his/her tenure. Failed to achieve.

Number 38: To read at least twelve books a year. Achieved. I read at least fifty books a year.

Number 39: To produce a class on how to be cheap. Achieved. But there was no one to attend the class.

Number 40: To volunteer in some way. Achieved.

Number 41: To help others. Achieved.

Number 42: To dress stylishly. Failed to achieve. I still wear clothes I had in high school fifty years ago. Per my wife, I am hopeless.

Number 43: To witness the Chicago Cubs win a World Series. Achieved. It only took forty-two years from when I established this goal to watch Kris Bryant fire a ground ball to Anthony Rizzo to cap off the Cubs' come-from-behind World Series victory in 2016. It was a great night.

Number 44: To witness the Chicago Bears win a Super Bowl. Achieved. All comes to he/she who waits.

Number 45: To witness a live Olympic event. Failed to achieve but still possible.

Number 46: To set foot in all fifty United States. Achieved.

Number 47: To hike the Maze District of Canyonlands National Park. Achieved.

Number 48: To visit Denali National Park in Alaska. Achieved.

Number 49: To traverse the Arctic tundra. Achieved (Devon Island in Canada).

Number 50: To visit the Northern Cascades. Achieved.

Number 51: To hike the Sonoran Desert in Arizona. Achieved.

Number 52: To attend Mardi Gras in New Orleans, LA. Achieved.

Number 53: To explore a cave. Achieved (Carlsbad Caverns)

Summary:

Achieved = 41 out of 53.

Not yet achieved but still hope to achieve = 3 of 53.

Failed to achieve = 5 of 53.

Failed to achieve by choice = 3 of 53.

In process = 1.

A Final Thought

If you've made it this far you've either read the book or are a cheater. If you are a cheater you are in good company as my wife Michele always reads the end of the book before she gets there (usually after a chapter or two).

If you've read the book. THANK YOU.

I hope you've been entertained, touched, inspired and will maybe take new actions in your life.

There is no charge for the book. My hope, however, is that you can find it in your heart and your pocketbook to donate to a charity that does good things.

I'll put in a plug for the Rotary Club of Wilmette Harbor Foundation. We're a 501C3 tax deductible organization that supports our community, our country and underserved areas throughout the world through donations and volunteer work.

Checks can be sent to:

The Rotary Club of Wilmette Harbor Foundation
PO Box 731
Wilmette, IL 60091

Or you can donate through our website:

Portal.clubrunner.ca/2415

Lastly, the book is done. I do not read review or take comments. I truly hope you found the book of value.

May the universe be good to you and those you love.

Jim Pockross

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