



## *Chapter One*

# *Choosing Sides of Taylor Road*

Somewhere, in the recesses of my mind, I had anticipated a welcoming committee. Okay, balloons and a brass band seemed far-fetched, yet to me it seemed fitting that the Mayor, or at least someone from his office, would be there to greet Iris and me as we arrived on the island of Pohnpei. But rather than the beat of drums, marching feet, or crash of symbols, only the thump of the stamp on our passports marked the completion of our 8,000 mile journey from Cleveland, Ohio to the capital of the Federated States of Micronesia.

Courtesy of the U.S. Navy, I first landed on this tiny Pacific island shortly after the first of the year in 1946, six months after the dropping of the atomic bomb on Hiroshima and Nagasaki ended the war in the Pacific. I spent 4 long months on Pohnpei, learning about life and myself and dreaming about a future back in the States.

For at least twenty years, after reading that an airport had been built on the island, I had wanted to return to Pohnpei—this time with Iris. Yet something always prevented us from making the trip. It was too far, too inaccessible. A pending deal needed supervision. Ohio State was playing Michigan. I always had a ready excuse. Finally, Iris said, “we’re going,” and we bought the tickets. On September 28, 2002, after watching the Ohio State University (OSU) football team beat Indiana, our four-day journey began. We flew from The OSU airport in Columbus to St. Louis, where we spent the night, before flying

on to Honolulu the next day. The following morning a four-stop hop took us to Pohnpei.

Suddenly there I was, back in the place where my life took a pivotal turn; the place that gave me perspective on my future. I thought perhaps someone else would remember my time here. But only I remembered. Only I recalled that it was while in the Navy that I decided to become something, to become someone. At the time, I didn't use the word 'entrepreneur'. I don't think I had ever even heard that term before. It was here that I also realized that the military, at my level at least, was a meritocracy. I figured that working harder than everyone else was the way to get ahead—a lesson I followed throughout my life. I had always worked hard, don't get me wrong, just as many of us had, growing up on the lower east side of Cleveland during the Great Depression. Though I probably had two dozen different jobs by the time I graduated high school, life as a competition or a zero-sum game, with the winner making out better than the loser, was a new concept to me. It was during these years that it dawned on me that good things come to those who work a little harder than the next guy.

## **Hello, My Name is . . .**

Before going any further, let me introduce myself. I was born Bertram Leonard Wolstein on February 23, 1927. In my twenties, I legally changed my name to Bert L. Wolstein. Frankly, I just never liked the name Bertram. To me, it conjured up an image of a guy who went to school in shorts and a bow tie, sporting the proverbial 'kick me' sign on his back.

To make matters more confusing, Bert is a name that today only appears on formal documents and nametags. Ever since my early teens I've gone by the nickname, Bart, remaining Bert only to my mother and my favorite aunt who never did get the hang of it.<sup>1</sup> The

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<sup>1</sup>The genesis of the pronunciation is a trifle impolite, so I'll explain it in a riddle for those who really want to know. I was walking home one day with my friend, Richard, who went by that prename's common nickname. We were about 14 at the time, the perfect age for us to march down the street, loudly rhyming our names with the rudest words we could conjure. My friend's name was easy, as his nickname rhymed with all sorts of words more risqué than "trick" or "lick." But he had trouble thinking of anything sufficiently scatological to rhyme with B-e-r-t, and was much more successful with B-a-r-t. Think about it. The pronunciation, although fortunately not the rhyme, stuck.

multi-identity does sometimes come in handy, though. Anytime anyone gives me a big slap on the back and asks, “How ya doin’, Bert?”, I know that person is a stranger.

Mine was a typical second-generation Jewish upbringing. Both my parents emigrated as teenagers from Eastern Europe, near the Lithuanian border. Life was hard for poor Jews in 19<sup>th</sup> century Russia, and my grandparents and their children never expected anything more when they came to America—first New York and almost immediately to Cleveland.

My mother’s parents died when I was very young, but until I was 12, I lived in walking distance of my paternal grandparents, who lived in the Glenville district on the east side of Cleveland. My father’s mother was the typical Jewish grandmother—a short, plump woman who spent most of the day in the kitchen cooking. She was warm and loving. Every Sunday after religious school, she would stick a quarter in my ear when my grandfather wasn’t looking. My grandfather was a religious man, spoke mostly Yiddish in the home, and walked back and forth to synagogue every day. He was a tailor by trade, but despite his hard work, he remained very poor. He saved his nickels until he could afford a small two-family house on the east side of Cleveland, where he opened up a small tailor shop in the attic.

My father followed in his father’s footsteps, living a life filled with hard work and minimal financial gain. He worked primarily as a cloth-cutter in a series of sweatshops, first in New York and then in Cleveland. Work was sporadic during the Depression, and at least once a year he would come home early to announce he had been laid off. Although he was a union man, it wasn’t unusual for him to be given a two-month seasonal furlough, without pay, of course. Like many people of his generation, he didn’t trust banks. In fact, I don’t think he ever had a checking account; he paid all his bills with cash. I can remember him hiding a twenty-dollar bill under the carpet, which represented his entire fortune at the time. I also remember him walking to the bank to pay his utility bill because he didn’t trust the mail.

Ours was a frugal household. When I was very little, my father had saved enough each week to buy two two-family homes, proving that wealth is determined more by what you save than what you make. Receiving rent from tenants was the height of his entrepreneurial activity, and my first exposure to it. But after the stock market crashed, he lost both houses, as well as the few dollars my mother and he had managed to save. Iris and I supported them as soon as we had the

means. After they retired, one of my great pleasures was sending them each year to Florida for the winter.

My father was not a warm, get-down-on-your-hands-and-knees kind of dad. There was love there, but we just led separate lives. I saw him crying in the kitchen when I left for the Navy, but we never spoke of it. I have only one memory of just the two of us taking an outing together. We went to the circus. Even when we ventured out as a family on summer weekends to the park, we would immediately split up, with my father playing nickel pinocle and my mother penny poker. I was left to fend for myself, which wasn't bad since it freed me to swim or play basketball. Many Sundays we were also part of an extended family convergence to my Uncle Dan's cottage on Lake Erie, where the garage served as home base for guests to take part in a day of swimming, boating, eating, and card playing.

The only overnight family excursion of my youth was when my parents, my sister and I took a room for two nights at the Cedar Point Amusement Park, 60 miles west of Cleveland. I laugh when I compare that single vacation with the experiences of my son's four children, who range in age from nine to fourteen and are already extensive world travelers. They've been to Africa, Antarctica, Central America, and England, and at least twenty states within the U.S. Today, that is not uncommon. For many Baby Boomers (and now their kids), the downside of being handed everything from cars to expensive educations is that they may lack something most people in my generation had—motivation. We were motivated to work from the time we could carry a newspaper or make change from a cash register because we had no choice. No one was going to give us anything.

My mother instilled in me a strong work ethic, which began with chores around the house, including adding coal to the furnace and what I considered woman's work—vacuuming or getting down on my hands and knees with a brush to sweep the dust from where the baseboards met the carpet. In those days you'd leave newspapers on the kitchen floor and stairway to protect them from people tracking in dirt from the outside. My mother worked hard every day and expected her house to be spotless. Yet for some reason, my parents were much easier on my sister Malvene, six years my senior. She had no regular chores. She was even given piano lessons.

My mother was more nurturing than my dad, showing her love more openly. She did, however, have a long memory if you crossed her, holding grudges against people for all sorts of petty offenses. We called her the elephant, because she never forgot.

Like so many others who came to the United States with very little, my parents understood that education was the way to success. After graduating high school, my parents sent my sister to Ohio State. When it was my time to go to college, I was expected to figure out how to pay for it myself. Treating one child differently from the other never made much sense to me. Maybe it was as simple as the old-world notion of doing everything they could to prepare their daughter for marriage. In fact, Iris and I waited until Malvene was married before we wed. I'm not sure what we would have done if she had ended up a spinster. Yes I do—we would have been married anyway.

My parents expected me to get a college education. I was, after all, first generation Jewish American, and the only son to boot. But I think my parents measured success by something less than my own view of what was possible. They would have been delighted if I had become any kind of professional. Their first choice was an accountant, which they figured was the most conservative, safest profession of all. I gave it my best shot during my first year in college, but I found accountancy courses particularly gruesome and I quickly switched to business administration.

Looking back, it's difficult to pinpoint exactly how my parents helped inspire me to reach beyond my modest upbringing. I loved my mom and dad, and I never had any doubt that they loved me back. I also respected them. But their unspoken mantra was that you struggled for a living, something I never adopted as my own. Rather, I focused on my entrepreneurial tendencies, harnessing an ambition that has served me well throughout my career. I really don't credit my parents for my entrepreneurial bent, unless my drive was in fact a rebellion against their old-world views, which I guess would be giving them credit in reverse.

## **Growing Up on the Wrong Side of Taylor Road**

People have told me I have a chip on my shoulder about my modest roots. Maybe that's true. I certainly think I was motivated by growing up on the wrong side of the tracks, and even today I think I'm still trying to prove that I'm as worthy or as smart or as successful as my friends who grew up on the right side of the tracks.

In my case, it was actually the wrong side of Taylor Road. In 1939 my parents moved us from the lower east side of Cleveland to 1776 South Taylor Road in Cleveland Heights. Structurally, the difference

between our new home and our previous one was that there was a shower in our new bathtub. Socially, the differences were much greater. My older sister, Malvene, and I were exposed to a higher socio-economic community and to one of the best public school systems in the area. At both Roosevelt Junior High School and Cleveland Heights High, I had wonderful teachers who told us that if we put our minds to it, we could do great things. Among other things, they drilled into us the importance of loyalty—to our homeroom, our Country, our parents, and to each other. But mostly to our homeroom, as I recall.

The affluent suburb of Cleveland Heights was unofficially divided by Taylor Road. To the east was street after street of two-story single-family homes, and to the west were more modest two-family homes. While most of my friends lived on the east side, we rented on the west. My friends would get picked up from school or social events in big cars. They drove their own cars once they turned 16. Most of them didn't have to work, and chose instead to spend their summer days playing football, baseball, basketball, and tennis in Cain Park. They tried to include me, but I was usually working one job or another while they were playing. The conversation usually went something like "Bart, are you coming?" "No thanks, I've got to work."

My father was a man of many routines, many of which I remember today. The first one up every morning, he would immediately march down to the basement to fire up the hot water heater and the coal furnace in the winter. He'd then leave for work before anyone else had risen. After returning home he'd often put a spoonful of jelly in a glass and pour whiskey over it—a tradition I haven't continued. Today, I prefer a Belvedere vodka martini on the rocks. After dinner he'd lie on the couch, smoke a cigar, and listen to opera or whatever else was playing on one of his favorite radio stations. Other evenings he'd play pinochle with his friends.

Before we moved to Cleveland Heights, my father would take two streetcars to the health club at the Jewish Center after work. Following his ritual of a steam, sauna, and swim, he'd walk the five miles home. Once we moved to Taylor Road, he only went to the health club on Sundays when he took me to Sunday school. Dad was a very good swimmer and tennis player, and I must have gotten my love of exercise from him. I'm still at the exercise machine every morning before six, lifting weights and speed-walking on the treadmill for an hour.

Upon reflection, I realized that my parents had inherited a strong work ethic, but also a vision of very limited horizons. My mother's

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total net worth when she died in 1988 was \$4,000. She was as sharp at 92 as she had been at 50, driving a car until her final days. My father, who had died six years earlier, didn't even own a car until he was almost fifty—a 1935 Ford V8 he bought for \$550. At 88 he entered the hospital with a kidney infection. He was improving until he got out of the hospital bed one day and slipped and fell on the wet floor. He was in a coma for five weeks. I was told his condition was hopeless, and I finally agreed to have the doctors remove his feeding tube. That decision was more difficult and more emotional than any business decision I ever made.

Growing up on my side of Taylor Road made me very cognizant of the difference between my life and that of most of my friends. It transcended the issue of wealth and just having the things money could buy. It was more intangible than that. My parents worked so hard, but it seemed that they were running in place. The American dream was passing them by. I refused to believe it had to be that way. I never intended to make that my reality.