

The Great Recession

In 2008, my business was booming. By 2009, it had evaporated. I was lucky, in a sense. I had been negotiating with the owners of the Montague Book Mill, to open a show room on their property, and move my business out to Western Massachusetts. I thought it was a good idea, put in \$5,000 or \$10,000, and the work would flow in, I hoped. I even had arranged with a friend to staff the site, while I stayed in Milton. But they did not go for it, kept the space empty for over a year, offered me and unacceptable space, which would have died, in 2009. Lucky, as I said.

I was also, like everyone else with savings in the stock market, unlucky. I had used the proceeds of the sale of the property in Fields Corner, and that is a another story, to pay for the down payment of the house where I now live, and to put in the stock market. I put it into two pots, one an annuity, recommended by a person in BNI, to whom I had just sold a kitchen, and the majority of it, to a broker recommended by a knowledgeable person from First and Second Church. A third pot was sitting under the care of my brother, part of the bequest from my father, who wanted to ensure that Betsy did not try to raid it, which, in fact, she did, unsuccessfully. He had put it in a stock portfolio recommended by his broker.

The crash of 2008 destroyed about a third of the value of my assets. My plan, in having the money arranged by different people, was to discover which one was doing the better job. Turned out, none of them was doing a better job; all three pots declined about the same. My financial security, coming from my business evaporated, and my savings evaporated. I was very scared.

I considered, applied, and was accepted, to teach English as a foreign language in China. It did not pay a lot, would just about cover my basic expenses, maintaining a house in Milton, and living there, plus transportation, when the rector of Emmanuel church, which by then was attending, recommended me for a temporary job, which turned out to have a decent hourly, and lasted six months. I stayed in Massachusetts.

My job there was to comb the Episcopal Diocese of Massachusetts budget for all contracted services, examined the contracts, and recommend which should be modified or eliminated. The Diocese was in bad financial trouble, because of the recession, and needed to cut costs. By the end of the process, I realized that I had a new business. One of the major expenses was the leasing of copiers. So I investigated

how much the copiers were being used, and asked three copier companies to submit bids, lease, or buy with a maintenance contract, to how some money might be saved. A lot, as I discovered, and not only that, one of the salesman told me that the non-profits hardly ever asked for bids, but would mostly pay whatever price they were quoted. As he told me, the price quoted always had room for improvement. So much improvement that, if the Diocese had adopted my recommendations, they would have saved three times the amount of money they had paid me.

The job at the Diocese had ended, and I created a business card and a brochure, using information from my work at the Diocese, and networked, networked, networked. A friend in a book group at which I attend, took the brochure home, and his daughter happened to see it. Her job was to oversee donor relations at one of the largest foundations in Boston, and she liked what she saw. Warren allowed that I might make a call, and I did, set up a meeting, and met with her.

The meeting did not go well. She recommended I contact several agencies that might be interested, but I had already tried to contact them, by calling them, but never got beyond voice mail. I asked her for names. She said she would get back to me. She also mentioned a person who was doing the same work as I proposed, and maybe we could work together. He answered his phone, but was not interested. Then I saw a poster in her office of the HBO show, *The Wire*, signed by some of the actors. I asked her about it, and she said she had gotten it at a fundraiser for the Ella Baker House, and anti-gang program in Dorchester, run by Eugene Rivers. Only she said Gene Rivers with special emotion.

“Bingo”, I thought to myself. Six months previously I had bumped into Gene on the subway, he had asked me what I was up to, I told him I was a contractor, he said he needed one, and the job was mine if it was a dollar less than the bid he had. Someone had tried to firebomb the Ella Baker House, and he needed repairs to be made before he could reopen it. His insurance policy had expired, and he had no money to pay for it. I had gone, gotten a scope of work, priced it out, and came up with a bid, hundreds of dollars less than what he had been quoted, and was still going to do quite well with the job. But nothing had happened. He did not have the cash.

Not only that, his organization owned a large house in a different neighborhood, Uphams Corner, which needed a complete rehabilitation. His vision was that it was to become a halfway house. To do the job, I knew I needed an architect, it was just so complicated for me, plus there were issues that needed a structural engineer, so I

approached a friend, an architect, black, who works for a black owned firm in Boston. He could not do it. He told me he was on the committee of the foundation which would fund the project, so he had to recuse himself. But he did recommend a friend, who was an architect, black, and I went to him, and received a ball park bid. Black was important, because Gene is black, and I thought he would want most if not all people involved to be black.

It seemed to me that I had put together a small deal, which would lead to a much larger deal. My money problems were over. But nothing happened. The only way I was sure to meet with Gene was to attend his anti-gang round-tables, which I did for several months. Gene did not apply for the money, and everything froze. As my friend the architect said, when I asked him to make sense of this, "That tells you something." But exactly what, I still don't know. My financial insecurity continued.

I realized about this time that I had in fact tried to start several different businesses. One of the most successful was being a landlord, which requires business skills, and which I was while we owned the property in Fields Corner. Second, in terms of success, was my Kitchen Design and Installation business. Less successful was my Demographic Data business, from the early nineties, and Smarter Spending, from the early 2010's, the non-profit service discussed just above. Far worse was KidzKrafts.com, and monthly craft or science kit for kids subscription service that started with a monthly present to my daughter, when she was about 10. I had received a similar kit subscription, having to do with science, from Uncle Charlie when I was about that age, and remembered it well. I even placed a small ad in the New Yorker for this one, a small and expensive ad, and paid for a lot of online clicks that got nowhere.

Finally, there was a Kickstarter campaign that I thought would work. Fast approaching seventy years old, I had gotten real good at taking naps. I realized I had something to offer. Many people are just too busy to take naps, so I would offer to take naps for them. For \$1, I would email a picture of my cat taking a nap. For \$10, I would send a picture of me taking a nap. For \$100, I would send a video of me taking a nap. For \$1,000, I would visit them, taking a nap on their couch. The campaign lasted three weeks, and was scheduled to go dead at 4:20 on Thanksgiving afternoon, when everyone is taking a nap. Naturally, I posted it on Facebook, and Linked-In. A member of the church I attend told me it had gone viral, her kids had mentioned it. I brought it up at Bible Study, when we were discussing Jesus injunction to stay awake, for you never know ... I could take a nap for those people staying awake in the middle of the night. My dreams, those I had when I was awake that is, were that it would go really

viral, and I would make thousands of free dollars. But to save myself from aggravation, the campaign would not go live unless ten people signed up for at least \$1 a piece. Three signed up. Oh, well!

And then there was the time when I imagined I might become an unknown folk musician. I had been bumped on an airline flight, got a \$400 voucher, and used it to book a trip to Paris, I had never been, and always wanted to go. I arranged for two places to stay, through Couch-surfing, and hurriedly made a CD of me playing banjo, and singing. The plan was that I would play on the streets, busking, and selling the CD's for \$15 USD. Sunday afternoon, I set up on the steps leading down from MontMarte, with my CD's, and open banjo case, and started playing. The Parisian light was as advertised, a glow which lit up the city below. It was all quite beautiful. I thought the Parisians would be fascinated by the American folk instrument, played in old time style, and I thought the American tourists would like the sound from home. I thought that I would sell at least ten or twenty of the CD's. I sold none. No one even threw money in my open case. No one even stopped. But I did get to see Paris, finally.

More practically, since I had a lot of time on my hands, and the 2010 census had just been completed, I realized I could use that information to figure out why, as Obama put it, the Democrats had been “shellacked” in the election of 2010. The first set of data the Census Bureau releases, from its decennial enumeration, is population, broken down to the political precinct level, and categorized by total population, population over 18, white population, black population, and Hispanic population. This data is used to determine the number of Congressional Districts each state gets, and then reconfigure those Congressional Districts so that their population is roughly equal, and then, quite often, to gerrymander the districts thus created to favor the party in power in each particular state.

The census data was easy to access, and merely required me to download it. The state data, not so much. There are 435 Congressional Districts, and I had to download the Secretary of State election reports from each state, and enter the data by hand, for each of the Congressional Districts, for the elections of 2006, 2008, and 2010. I was then able to compute a rough measure of political participation in each of the districts, the total number of votes divided by the total number of people over eighteen. I was also able to compute a rough measure of the degree to which each district was whiter, blacker or more Hispanic. I then correlated these two measures, and discovered a whopping correlation, about + .8, between how white a district was, and how high the relative participation was. The shellacking came about because black, and hispanic

voters, did not turn out.

I wrote this up, quite proud of my accomplishment, and circulated the paper as broadly as I could. Many people's eyes glazed over at the numbers, but several people were interested. A friend from Emmanuel Church read it over, and made some editorial suggestions, words that had snuck through my spell checker, but that he, a “well regarded research physician,” as the New Yorker described him last year, did not simply throw it out was a boost to my ego. A couple of people from a book group of which I am a member read it. One, since deceased, who, while teaching at MIT had created the basis for the Internet, shook my hand in approval, and another, with a very responsible position at Raytheon suggested I start a blog. In fact, he said he would design it.

I did not need that, and could do it myself, but was both impressed, and worried, that he wanted it to get such wide distribution. He worked for Raytheon. He had been an officer in a nuclear submarine. I figured he had a pretty high security clearance. I just did not know, but in our subsequent conversations, as I got to know him, as he sensed my distrust, he convinced me that we were both, actually, liberals, on the same side. If my work was to have an impact, and this was the work I had intended to be my life's work, it needed to be shown, and discussed, with people at his level of decision making. So I thought then, and so I think now.

I spent the next couple of years, up until Trump got elected, writing musings and publishing them on my blog, izzysane.net. I am glad I did it, but, remember, Trump got elected, and I knew for sure that I had not been listened to. It was only after the election of Trump that I realized the extent to which the Black Lives Matter movement had been manipulated to both increase angry white participation, and subdue minority participation, and how many of my well meaning leftist friends had driven right past Michigan and Wisconsin, on their way to protest the pipeline, when, what they should have been doing was canvassing for Clinton in those states.

Several years before, I had had some trouble with my knees, and gone to a physical therapist. After ten sessions, perhaps what my insurance would allow, he told me it was time for me to join a gym. I did, and found my body transformed. I lost a couple of inches from my neck, and waist, and my heart function improved dramatically. But when the teaser rate expired, it was going to become expensive, and I discovered Planet Fitness. And after several months at the Planet Fitness I had joined, as I was riding my bike along the Neponset River, I realized I no longer had to spend the

drudgery on the treadmill, but could ride my bike to the gym. It was right their, on the bike path!

Why do I write this? Well, serendipity seems to rule my life so often. A couple of years later, sitting at the reception counter, is the Congressman from the adjoining district, Bill Delahunt. I had met him when I was involved in Celebrate Milton!, and he, being a politician, remembers everyone, even if he does not. I kept seeing him there, and we began talking, and I showed him my paper. He read it. I had some specific ideas of “What Should Be Done”, the title of the paper, which I bullet pointed at the end of the paper. I had seen the work as something of value to people running political campaigns, something that could earn me some money, but nothing was coming my way. “Why?” I asked him. He said, “They don't think that way.” But he did give me the right to use his name when I called the chair of the Mass Democratic Party, who did not have time to talk with me. And he did tell me that he, in noncompetitive district, raised millions of dollars for his campaign, which he simply donated to other campaigns that needed it. And he told me that one of his apartment share buddies in Washington was Dick Durbin, Senator from Illinois. I was in the big leagues, not making any money, but at least being listened to.

From 2014 to 2016, the Kennedy School Fellows program had a number of seminars directly related to the kind of electoral analysis I was doing. They were open to the public, though the focus was largely on undergraduate education. Guests would be invited in to speak, and again and again, I had the opportunity to ask my question about participation: “Are not elections determined as much by who does not show up at the polls, as who does?” It was a question that was being asked by no-one else, to my knowledge at least, and a question at the heart of the Republican's now well publicized strategies for lowering participation in elections. Once again, I was ahead of my time, but, unfortunately, found no way to make it pay.

I even tried to sell my consultant services to a local State Senate primary campaign. Linda Dorcena Forey represented my the State Representative District in which I lived. Since I had collected the census information by precinct, I could map out which precincts had the lowest turnout, which, as per usual, were the precincts with the highest minority population. This information was useful, or woul dhave been useful, to her campaign, because she was running in the most historically white Irish State Senate District of Massachusetts, South Boston and Dorchester, the district of William Bulger, and Stephen Lynch, the district which hosted the traditional St. Patrick's Day breakfast, and she was black, the child of immigrants from Haiti. I talked with her

campaign manager, but he was not interested. After the election, I looked at the turnout, and saw that participation rates were unchanged. She won, against the State Representative from South Boston, but by only a small margin, and only because there was a third candidate, whose base was in South Boston, who siphoned votes from the other candidate. It is clear to me that something was lacking in my business model.

I am writing this, most of it at least, in the time of pandemic, Spring of 2020. I had been planning to write this for years, once I had the time, but the recognition of my possible mortality, I am almost 77 now, because of my age, told me to write it out. It is to, and for, my kids, who are now in their thirties, and have established themselves in stable lives. Growing up, they had only tangential knowledge of some of this story. Now it is told.

About a week ago, I got stuck in my writing. I thought that I should write more about them, about Judy, about my life outside of work. I realized this was almost entirely about my vocational life, and thought that I should write about those things which were just as important to me, those things I do for fun. But, I got stuck, and realized I should simply write what comes easily to write, just get it out, and write, as an epilogue, about those other things.