

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

NEW BRUNSWICK

AN INTERVIEW WITH WALTER ZEHNDER

FOR THE

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INTERVIEW CONDUCTED BY

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Kathryn Tracy Rizzi: This begins an oral history interview with Walter Zehnder, on September 4, 2020. This is our second interview, as a part of the Class of 1970 Oral History Project. Thank you so much, Mr. Zehnder, for joining me again.

Walter Zehnder: You're welcome.

KR: I would like to start off today with a few more questions about your undergraduate years at Rutgers. You joined Phi Sigma Kappa fraternity. What prompted you to join that particular fraternity?

WZ: I think the diversity of the brotherhood, the lack of a hazing policy, or a non-hazing policy, I guess, would be a better way to put it. I just felt more compatible with the brothers in that fraternity than I did with some of the other ones that kind of stressed athletics and kind of downplayed academics.

KR: Who are some of your fraternity brothers who stick out in your mind?

WZ: The one who was my--what they called--big brother was Jorge Berkowitz, and that's J-O-R-G-E, Berkowitz. He, up until a few years ago, was a professor at Cook College. The group that I was most friendly with, there was Ken Scott, who went on to be a lawyer out in Long Island, and Robby O'Neill, who I've lost track of him, Brett Schafel, John Sarb, who was a good friend, and I lost track of him shortly after we graduated. Peter Herman was in my wedding party, and he and his wife lived near my wife and I when we were first married. I had lost track of Pete, but a few years back, I was attending a conference in Boston and connected with Pete, who was then living in Marblehead, Massachusetts. My wife and I had dinner with him and his new wife then and again when I was in Boston the following year. I'm trying to think of some of the others who were in the group. Now, there were my roommates. I mentioned Bill Turnbull yesterday, but then, besides Jorge and Bill, there was also Eddie Ott, who was a pitcher on the baseball team. He actually went on to pitch in the minor leagues for the Los Angeles Dodgers and then got called up because he was in Air Force ROTC. As far as I know, he flew B-52s in Vietnam. Yes, I really don't keep in touch with anybody. We had a reunion, it probably would've been maybe 2015, and it was up at the dining hall at the Heights and I saw Jorge and some of the other people I was familiar with. There was a guy named John Lewis, who was big into the African American culture and is a contractor now in New Jersey. Those are the names I recall.

KR: You have talked about how your fraternity was one of the few on campus that had Black members. How diverse would the social occasions be?

WZ: Yes, very diverse. I mean, the Black brothers would bring dates to parties. We had, at one point, I think we had a brother we didn't see very often, but he would come to parties from time to time. He was, apparently, the son of a prominent figure in--I think it was--Bolivia. At the point where I left, the president was a Japanese exchange student. Those people all participated in parties.

KR: How were you, as a fraternity, treated by other fraternities and other students?

WZ: I didn't detect any animosity. We had some pretty good athletic teams, so we could hold our own with the more athletic fraternities in the intramurals. Some of them would come to our parties and I don't recall ever going to theirs once I got done with pledging, but we were pretty openly friendly with people from other fraternities.

KR: You have on your pre-interview survey that you participated in a couple intramural sports, as well as in Scarlet Key. Tell me about some of those activities that you did as an undergraduate.

WZ: I played intramural basketball. In fact, our freshmen dorm floor put together a team and we won the dorm league championship but unfortunately lost to the fraternity league champions in the final game. Then, one of the years, probably my next to last year, I was actually the player-coach of our fraternity basketball team and we made it to the finals of the fraternity league. So, I was more of a coach than a player on that team. Then, we had an intramural flag football team that I played on. Occasionally, if they needed somebody on the volleyball team, I would play there. I wasn't that great at volleyball, but I could jump. I even participated in--they had an inter-fraternity track meet, and I participated in one of those.

Now, the Scarlet Key was--you asked me yesterday about traditions--and I probably knew a lot more of the traditions at the point where I was in the Scarlet Key Society, because we would host groups of people on campus tours. I can recall, at least on one occasion, welcoming the Colgate football team and getting them situated in the locker room in the stadium. That was probably the spring of my last year when I was in the Scarlet Key Society.

KR: I have a question about your last semester at Rutgers, spring of your senior year. In May 1970, there were the massive protests on Old Queens Campus, and Mason Gross gave a speech in front of all the protestors, calling the protestors his guests. That was also at the same time that there was a two-day sit-in at the Old Queens building that is commonly referred to as the takeover of Old Queens. What do you recall about that?

WZ: I vaguely recall the sit-in but not the other events that you describe. It could be because I didn't participate in them. It could be because possibly I didn't approve of it. No, I don't recall any of that, actually.

KR: From the interviews that I have done with your classmates in the Class of '70 and then also other of your contemporaries of classes of the late '60s and early '70s, people often recall the bomb scares. Do you remember bomb scares in buildings?

WZ: Vaguely, yes, yes. I don't remember them being a big thing. There was never a bombing that I recall. Yes, vaguely, I recall that there were bomb scares, that we would have to get up out of class and go out and stand outside, yes.

KR: How about the debate at Rutgers College over going coed? [Editor's Note: On September 10, 1970, the Board of Governors voted to make Rutgers College coed. The first women enrolled at Rutgers College in 1972, graduating in the Class of 1976.]

WZ: I tried to remember when it did go coed. It may have gone coed in '71. I think I was kind of a traditionalist, and my wife was a Douglass person. So, I probably would not have seen the need for Rutgers to go coed, but on the other hand, part of me probably would've said, "Yes, this is the times, and it's time for it to happen. It is the state university." So, I didn't get involved in that debate.

KR: You and your wife got married at Rutgers.

WZ: Yes, at the chapel, at Kirkpatrick Chapel, yes.

KR: What was that like?

WZ: Oh, it's a beautiful setting. It was in March, and we happened to have a seventy-degree day in March. The most momentous occasion, besides the fact that we did get married, was that I dropped the wedding ring, and it went bouncing down the stairs. [laughter] Fortunately, I had played first base when I did play baseball, and so I made a quick grab and saved the occasion. Otherwise, I think it would've ended up in the pews.

I have good recollections of that day. We were actually married by a priest who I was teaching with in St. Benedict's. The priests in St. Benedict's were mostly pretty liberal. It was funny because in the rehearsal, there was Jorge Berkowitz sitting there in the front row. The priest was going on about--I don't know if you're Catholic--but there is a Mass and then we have Communion. So, Jorge raised his hand and said, "Well, I'm not Catholic," when the priest talked about Communion. He said, "Oh, that's okay. It looks better if everybody comes up." [laughter]

KR: How big was your wedding? Were there a lot of your Rutgers classmates and your wife's Douglass classmates there?

WZ: There was a combination, high school friends, there was actually a guy I became friendly with who was friends with my former girlfriend who went to Catholic U., there was Marty Buys, who was a friend from the neighborhood growing up, Pete Herman was a groomsman and then a number of Rutgers people, yes.

KR: Where were you and your wife living after you got married and when you were teaching at St. Benedict's and going to law school at night?

WZ: Our first apartment was in East Orange, and at the point that we got married, I had taken a leave of absence from law school. The apartment in East Orange was right off the Garden State Parkway. It was one of those high-rise apartments that you see from the Parkway as you travel

through East Orange. It was just before the, I think, Bloomfield Avenue overpass. As I recall, the street was Arlington Avenue. My wife was working at Douglass in the financial aid office when we were first married. Then, I was, most days, taking a bus, and then there is actually a kind of trolley that goes underground in Newark that I would then take to the station near St. Benedict's.

KR: Tell me about teaching at St. Benedict's. What was it like? What were you teaching?

WZ: I was teaching history, general social studies. I was teaching freshmen in my first year and they had a kind of introduction to social studies, so it was a combination of history, economics, political science. Then, I was teaching American history to upperclassmen. In my second year, I became department chairman and, in fact, I was teaching strictly American history to upperclassmen.

KR: You mentioned the priest who officiated your wedding who taught at St. Benedict's. What was the makeup of the teachers at St. Benedict's at that time?

WZ: It was probably half and half. There was a monastery that was attached to St. Benedict's and so there were both priests and brothers who taught, and then half of the faculty was lay teachers.

KR: What was it like going to law school at night at Seton Hall Law?

WZ: Kind of a grind. One of the difficulties I had was my father was dying of cancer during my first semester. So, I was going home--when class would end, I would basically do my law school studies and then head to the law school for class that night, and then I'd head home and try to do lesson plans and deal with what was going on at home and then did that five days a week.

KR: What courses or professors were particularly memorable at Seton Hall Law?

WZ: There was a contracts professor who had the reputation for being the toughest of professors. He even looked like--there was a TV show at the time. I'm trying to remember what it was, *The Paper Chase*. There was a character, I think he was the contracts professor at Harvard--is the basis for the show. He always wore a bow tie. The contracts professor at Seton Hall looked a lot like him, wore a bow tie, and he had a stack of cards with the names of the students in the class and he would pull a card and just ask people to get up and recite. So, a lot of people had difficulty with that, but because I was getting up in front of people teaching all day, I did not. I ended up doing very well in his class, so I was really proud of that. Then, there was a criminal law professor who had actually been a police officer himself, and I thought he was very good. There was, I think he was, an assistant dean, besides being a professor, who taught the legal research course, and I had his son in class. It was a good group.

I actually enjoyed Seton Hall Law School. I thought the professors did a very good job of teaching the law and emphasizing the importance of the law as a study. I eventually went on to

continue law school in Sacramento, California at a school called McGeorge School of Law. It was associated with the University of the Pacific, and there the motivators were only, "You'd better learn well or you'll get sued for malpractice," or, "The better you are the more money you can make." So, I didn't ever feel comfortable there. The other thing was that even though the school was advertised as a national law school, its main mission was to prepare its graduates to take the California bar exam and pass it on the first try. The administration wanted to have the highest first-time passage rate of any of the law schools in California. McGeorge and I did not get along, even though Sacramento was beautiful and I enjoyed living in California.

KR: Did you start law school at Seton Hall and then end up graduating from McGeorge?

WZ: I didn't graduate from McGeorge, no. I started at Seton Hall, took a leave of absence. Well, St. Benedict's closed for financial reasons, after my second year of teaching there. Then, I ended up teaching middle school in Metuchen, and then, after a year of teaching middle school, I decided this was the time to look into going back to law school. My wife agreed, and so we ended up going out to Sacramento and completing a year at McGeorge and quit.

KR: Why McGeorge? Why did you decide to move out to California and go there?

WZ: I was tired of the cold weather. I think we may have had a particularly dreary winter in New Jersey. I had this theory that I always did better in the second semester at Rutgers than I did in the first, and it was because of it being the spring. We were looking mainly for warm weather law schools. McGeorge, from its brochure and everything I could learn about it--at that point, there was no internet, you couldn't do internet research--but from what I could learn about it, it looked like it had a beautiful new campus and there were some prestigious professors and it advertised itself as a national law school. So, it looked like it would be a good place to be.

KR: What did your wife do in California?

WZ: She ended up working as an office assistant for an environmental group that did a variety of things. I ended up working for the group that summer after McGeorge doing deed mapping for a county in Alabama, which, as a history major, was very interesting. I was going through these microfiche records of properties that had first been deeded back in the Revolutionary War as grants to Revolutionary War soldiers, and then you had to track the deed through various owners up to the present time. The group did environmental impact studies for developers and things like that. My wife was not happy, because she had graduated magna cum laude from Douglass and we thought that was really prestigious, but nobody we met in California knew where Douglass was. So, it took her a while before she did find a job.

KR: How diverse were the law school student bodies at Seton Hall and then at McGeorge?

WZ: At Seton Hall, I don't recall any Black students. There was the husband of the Spanish teacher at St. Benedict's, who had been a lawyer in Cuba, and because the system of Cuban law was different than the United States, he had to redo law school in order to take the bar exam. So,

I do recall him being in my class, but other than that, I don't recall any Black students. The same thing with McGeorge, McGeorge was not diverse at all. It was mostly white males with a scattering of white women.

KR: I want to ask you about your siblings. What colleges did your siblings go to? What did they end up doing for their careers?

WZ: My brother went to Fairleigh Dickinson, and he was actually flunking out of Fairleigh Dickinson when he got a job working nights in a lawn furniture company. The other person working nights there was a computer programmer, at a time when the company was trying to program their business records and their inventory. So, he would do basically janitorial kinds of things, and then with the time he had left, he would sit down with the computer programmer and he learned computer programming. He ended up going back to Fairleigh Dickinson and getting a degree in computer science. He ended up working for a California company but out of Northern Virginia, and he sold the guidance system to the U.S. government for the cruise missile, so made a massive commission off of that and then started his own software company. That's what he has continued to do to this day. He computerized the Congressional Record so that lobbyists can go in and create form letters and research the names of congressional aides. I don't know all of the inner workings of it, but he's been very successful at that.

My oldest sister got a nursing degree from St. Joseph's Hospital in Paterson, and she worked as a nurse in hospitals briefly but mainly for doctors. So, she continued that on and off. Once she got married, she became mainly a homemaker, raised their kids, and then went back to being a nurse for a doctor in Montclair where she lives. Then, my other sister became a CPA [certified public accountant] with a degree from Montclair State, and she continues to work now part time with--I think he's a developer and she does some accounting work for him.

KR: You talked about how you did not like McGeorge. Tell me about the process of stopping law school and then the start of your career.

WZ: I thought I was successful at Seton Hall. I had gotten pretty good grades and at that point thought if I ever had the chance to go back full time, I could probably get primarily "A's". That wasn't happening at McGeorge, and so I wasn't happy with the school. I wasn't happy with the grades I was making, despite all the work I was putting in. I wasn't happy that it turned out that it was basically a mill for the California bar exam, because I wasn't going to take the California bar exam. The intention all along was to go back to New Jersey and establish a practice back there or get involved in a practice. My wife was very homesick. We were running out of money, and I didn't want to get into debt. So, all of those factors combined and I said, "Well, let's go back to New Jersey, reup my teaching certificate, and then figure out what I want to do in terms of maybe going for a further advanced degree." We got back to New Jersey. I was pretty steadily substitute teaching. Then, a friend of mine, who was working for an insurance company, said, "Look, you've got a photography hobby. You've got the law school background. Why don't you get involved in insurance claims? I'm doing that." It was one of my fraternity brothers, who was then going to Seton Hall Law at night. So, I did, ultimately, take a job with an

insurance company and found out that my law school studies paid off, and I enjoyed the investigative aspects of that.

KR: Take me through your career, where you worked, and the different places that you lived.

WZ: Well, the teaching career, I taught at St. Benedict's, and then after St. Benedict's closed, I got a job at the middle school in Metuchen, taught there for a year. The insurance company was Aetna Life and Casualty. I didn't know a lot about it, Aetna Life and Casualty, at the point where I interviewed for the job, but it turned out it was the largest multi-line insurance company in the world. I started in the Newark office as what was called a claim representative. The company sent me up to Hartford. They had a school in the main office in Hartford, and it was a, I think, seven or eight-week program. The first four weeks were teaching us how to read and interpret policies and then the last three weeks were the skills we needed for being claim representatives. So, I ended up finishing, I think, second in my class in the policy school and then first in the class in the claim rep school. I thought, "Wow, this is a good start for my career."

I mainly investigated automobile accidents, slip-and-fall kinds of claims, not only in Newark but in the surrounding suburbs. I was able to see the incredible contrast between--in the morning, I could be in a tenement in Newark and then, in the afternoon, be in a mansion in Summit. So, it kind of opened my eyes to the extremes that existed in New Jersey.

Yes, you're asking about the career. From there, I guess in the second year I was working for Aetna, my wife got into graduate school at Yale, and so I requested a transfer to one of the Connecticut offices. Aetna was a good company to work for. The management made an effort on my behalf, and I got a job in the Hartford branch of Aetna. We moved to New Haven, and I started in the Hartford branch.

The management of the branch then moved me to a sub-office in Groton, Connecticut, which I thought was this kind of quaint little New England town on the water. It turned out that was what one saw from I-95, but once beyond the façade [laughter], it was home to retired submariners and workers at Electric Boat, which was the factory that built the submarines for the U.S. Navy. It was mainly a blue-collar town with a lot of seedy bars. We had our office in the basement of a building. The office always smelled musty, and it looked like it had been two offices at one point. Somebody took down a partition, and there was that kind of K-Mart paneling on one half of the office and the other half was painted avocado green. I worked out of there two or three days a week, and on the other days, I did investigations or met with attorneys outside the office. My territory was mainly rural, so I got to see a lot of the river valley area of--they called it the Thames River, even though it's spelled like the Thames River in England. So, I got to work up and down the river towns and cities. Connecticut's a very wooded state with large number of old industrial towns. In the fall, there was a lot of beauty to be found traveling along the roads of the river valley.



From Groton, I ended up, after a couple of years, getting a job as a supervisor in the Hartford office. After two years of that, I ended up going to the corporate headquarters and then working my way up through ever-increasingly responsible positions, until I eventually was promoted and transferred to the Tampa office. In the Aetna process of things, there were regional directors who would make the job offers for the promotional moves to the branch offices. I had already turned down a couple of promotional moves, and when I got called in for a third request, I thought, "I'm stuck. I can't possibly turn down another one or else my career is at a dead-end. " The regional director was responsible for what Aetna called the South-Central Region. So, I'm expecting to be offered a job in Saginaw, Michigan or some old industrial city in the Midwest, and when the offer was Tampa, I almost jumped over the director's desk and hugged him.

I went back and talked to my wife and she was reluctant to move, but at the time of the offer, I think my oldest son was five and we had twins who were about a year-and-a-half old. She said, "Well, if we can find a place that's near a beach, I'll go." We ended up finding this house in Safety Harbor and we're about seven miles from Clearwater Beach, though it takes about a half an hour to get there. That was close enough for her. My oldest son thought we were going to have a house directly next to Disney World. I think he was disappointed when he found out we didn't. So, we had to make the obligatory trip to Disney World promptly after we moved. The move to the Tampa office turned out to be a very good move in a lot of ways. It was a good office to work in. We certainly enjoy the weather here, even though it's very hot and humid in the summer.

Then, Aetna got sold to Travelers. My division was moved from Tampa to the Travelers office in Orlando. I initially thought about moving to Orlando. Then, I got together with a couple of my other co-workers, and we decided to start our own business and take the severance package that was being offered to people who didn't want to make the move. That was good, because I had a year's worth of severance and it gave me a chance to establish the business.

The business was mainly an insurance investigating business, and we were mainly investigating nursing home claims. Suits against nursing homes became popular around that time, and one of the lawyers I had worked with while I was with Aetna said he needed somebody to investigate to prepare his attorneys for litigation. The firm was getting a number of nursing home clients who were being sued, and they needed people to go in and conduct investigations with nursing home personnel. So, that was predominantly what we did. Then, on the side, I did litigation consulting and gave expert testimony on insurance procedures.

While with Aetna, I got what's called an advanced designation, a CPCU [Chartered Property Casualty Underwriter] designation, which involved passing a series of ten courses that people take to get this designation. To promote our business, I got involved in the CPCU Society in Tampa and ended up becoming the educational chairman and teaching economics in the CPCU training program. Then, one of the society's board members told me that there was an opening for a claim director at a state-created insurance company in Tallahassee and thought I'd be good for it and encouraged me to apply and interview. I did. I got the job as director of claims, and my wife actually continued running the business that we had established. I would work on it in

the evenings, but she was pretty much running the day-to-day operation of it. So, I was director of claims for what was called the Residential Joint Underwriting Association in Tallahassee and did that for about two years.

Sometime in my third year, the state legislature combined the Residential Joint Underwriting Association with another company that wrote just hurricane coverage for people on the barrier islands and on the coast. After that, the orientation of the company became more of one that was constantly preparing for what would happen if a hurricane hit. So, the state's chief financial officer brought in a person to take my position, who was experienced in dealing with hurricane situations and hurricane claims, and then offered me as a position as the litigation manager. I said, "I'll take it as long as I can move back to the Tampa area," because I was working in Tallahassee five days a week and then traveling four or more hours back to Safety Harbor on Friday and then back up to Tallahassee on Sunday evenings. So, the assistant director said, "No problem." I came down, established an office in a town nearby Safety Harbor, and then worked there for a about two years. Then, I got a call from somebody who had worked for me the Residential JUA and who was working for a company in Tampa. He said the company needed an assistant vice president and I was hired for that position. The position was with a group that was run by an individual by the name William F. Poe, who was a former mayor of Tampa and very politically connected but, unfortunately, was not very good at running an insurance company. The state insurance department came in and liquidated that company.

I wasn't sure what I was going to do after that, and it was coming down towards my last day with the Poe organization. The state's receiver allowed me to stay on and pretty much run down the claim operation. Then, before it got turned over to my former employer, the state company, I got a call from somebody whose company had done work for that state company and who owned an adjusting company. He said, "There's a startup insurance company that is looking for a claim vice president." So, I said, "Where is it?" He said, "It's in Ormond Beach." I said, "Where's that?" I had not heard of the town before, so I had to look to find out where it was. My contact intervened on my behalf and I was called by the then claim VP, who did a telephone interview. I was invited to the corporate office to do a more formal interview. The man with whom I interviewed was an eighty-five-year-old man who became my idol because he was mentally sharp. He had just recently gotten remarried. He was physically fit. We hit it off, and I ended up taking a position as assistant vice president.

I was back to spending five days a week in a place that was several hours removed from home and commuting back to Safety Harbor on the weekends. The company was a very small company when I started. The claim vice president spent part of his time managing claims for a reinsurance company that was under the same ownership, and he was relying on me to get a claim operation started for the homeowners' insurance company. The homeowners' insurance company was about to become a much bigger company. The owner had contracted with Allstate to write homeowners' policies in the State of Florida that Allstate had decided it didn't want to write because of hurricane exposure and other problems with writing homeowners insurance in Florida. I got to, essentially, start up the claim department for that company, and when the claim vice president returned full time to his duties with the reinsurance company, I was re-titled as

vice president. I became ultimately a senior vice president of the company and then retired as senior vice president.

KR: Over the years, when you were doing claims, what were some of the issues that you were encountering when it came to hurricanes and nursing homes and some of the areas that you worked in?

WZ: The whole claim process is adversarial in the sense that there were the plaintiff attorneys, generally, for the families of the nursing home residents, who were trying to portray the nursing homes in the worst light. It was our role mainly to interview the staff, the certified nursing assistants and the licensed practical nurses who worked directly with the residents, and just generally go in and report back to the law firm about what we were seeing in terms of the conditions of the nursing homes. Generally, the certified nursing assistants were predominantly Black women. They weren't very well paid. Many of them had to take two jobs. So, they would go from one nursing home to another or one nursing home to private in-home care. They were uniformly very caring people who, if I lived under their circumstances, I think I would be very frustrated, but they all seemed very kindly. There were a few who I think were a little hard around the edges, but mainly I think they were very caring. So, it was concerning to me that here were these places that were really trying to do well by their residents and their staff, and here they're getting sued. It was up to the law firms for which we were working to present the defense to those or settle those claims.

Then, on the homeowner's side, there were, again, advocates for homeowners who, in many instances, seemed to be trying to inflate claims in order to profit from them, rather than actually just get enough money to get their homes rebuilt. That became particularly a problem with hurricane claims, because the nature of hurricane claims is the adjusters try to get out as quickly as possible and write estimates for how much it would cost to rebuild the home or make the repairs following a hurricane. By the time the contractors get out to give estimates on the repairs, usually the prices are increased because of supply and demand. Building material costs go up, and some unscrupulous contractors see this as a chance to gouge insurance companies and jack up their profit. So, in many cases, attorneys become involved. It becomes unfortunate for the homeowners, because if they had just come back to the insurance company and said, "Look, we've got these estimates that are all higher than what your adjuster estimated. What you're offering me isn't enough," we would have sent an adjuster back out, who would have gone out with the current prices built into the adjusting software. They would have come up with an additional amount of money to give to the homeowner. But here these people are now having to wait while litigation plays out and either not having their homes repaired or only making temporary repairs. So, those were troubling issues, and they continue to exist in Florida.

There's also a group of people called public adjusters in Florida. They're not attorneys, but they take on clients and generally try to inflate the cost of the claim. Many of them have been found to be criminals, some of them with prior criminal background. It became a particular problem in Southeast Florida, where a lot of companies didn't want to write policies. It's part of why the insurance costs for homeowners in Florida are as high as they are. Any other questions on that?

KR: I am wondering, do you have any stories about particularly bizarre claims or interesting claims that stick out in your mind?

WZ: Well, I think the most bizarre claim was when I was with Aetna. In the Newark office, we insured the A&P, which at that point was a major grocery chain. You're probably familiar with A&P stores, even though I don't think they exist any longer, but they were certainly a major grocery chain in New Jersey for many years--one of my first employers, actually. There was a woman who claimed that the bagboy at her local A&P was in a conspiracy with Arthur Godfrey and Dorothy Kilgallen, who were TV and radio personalities, along with I think he was the chief of police of whatever town that was, Weehawken or Jersey City or one of those towns along the Hudson River. They were conspiring against her to steal her thoughts, and we had to treat this as a legitimate claim. The bagboy was supposedly using the carts as some sort of antennae and they were bouncing signals off of her head to do this theft of her thoughts. So, that was pretty bizarre, and then, yes, there were some others during my time with all of the insurance companies.

KR: Nursing homes, in New Jersey especially, have been really hard hit by cases of Covid-19. I am wondering, have you been following that and what is going on in the insurance industry?

WZ: I've been following it. I haven't seen that to date there's been a rash of lawsuits as a result of it, although I expect there will be. The governor in Florida has recently allowed nursing homes to allow visitors in for the first time in many months. Yes, I've got some mixed thoughts about that. My mother was in a nursing home just before she died last year. It seemed very well run, seemed very clean, but I could see where it'd be difficult to shield especially frail older people from the Covid infection there. The residents were constantly being attended to by various members of the staff. There are visitors who are coming in and out. People are being wheeled down the halls and out to areas where they can get some fresh air and get out in the sunshine or at least out into a covered patio area. It seemed like that was a familiar feature of the nursing homes in Florida that I worked with also. So, I think it caught nursing home staff all unaware when the epidemic started, and just like everybody else, they had to adapt to it. It is particularly difficult in nursing homes because of the clientele and the need for people to give hands-on care.

KR: How often would you encounter cases that were fraud?

WZ: Well, particularly in the homeowner's arena is where we saw that. There were cases that were actually--in Florida, there is something called the fraud bureau. It's run by the state, and it's meant to investigate insurance fraud. We would, as a company, report cases to the fraud bureau that we suspected were fraud. Many of the cases handled by the public adjusters, if they weren't out and out fraud, just the amount that the estimate was inflated by certainly bordered on fraud because the public adjuster had to know that the home could be repaired for a lot less money than what they were estimating. Yes, there were a number of investigations that the fraud bureau conducted along with local law enforcement.

In one instance, the state-controlled company I worked for, the public adjuster was claiming a water damage claim, that the pipe burst in the house and flooded the house. It turned out that he had agreed with the owner that he was going to flood the house in order to create this claim, but the person he contacted to carry out the scheme was actually a tenant. So, he contacted the tenant and said, "I'll be over." He got to the location and started running a garden hose in a window, and the tenant said, "What are you doing?" He said, "Oh, it's like we discussed on the phone." So, the tenant somehow found out who the insurance company was and called, and the fraud bureau then went and arrested him.

Houses in Florida have a lot of ceramic tile on the floors. It's easier to clean. With the humidity in the air, it doesn't affect the tile floors. What public adjusters were doing was they were going out and chipping one tile in a house and then claiming that the entire house needed to be retiled as a result of this one chip in a tile. I had spotted that scheme early on and was fortunate enough that my company--I was able to write a policy provision that my company adopted that kept us out of the brunt of those kinds of claims, but they were pretty rampant, especially in South Florida. Eventually, some of those public adjusters got caught. People fessed up that the public adjuster had come out and used a ball-peen hammer on the tile or a chisel or some other way and created this mark on the tile that they then claimed that the entire house needed to be retiled. That's a very expensive claim if you're retiling an entire house, and some of those people who were manufacturing the damage were arrested.

One of the prominent lawyers who represented clients of public adjusters got caught up in it, but I don't think he ever got arrested. He was caught advising a public adjuster on a recording made by an informant who was wired. He was careful on how he worded--the attorney was circumspect enough, but he probably didn't like seeing his name show up in a transcript of a wire like that, I think, though that he got out of prosecution.

KR: You mentioned before being an expert witness.

WZ: Yes.

KR: What were your experiences like when you were an expert witness?

WZ: Generally, I was testifying on insurance claim procedure. The first job I had was a case that had gone on for multiple years involving oil spills. There was a time when the utility companies--again, it was mainly in South Florida--were replacing older transformers and the coolant inside the older transformers was oil. They were then bringing them to salvage locations, and the oil would leach out and get into the water system or leach into other properties. So, there was a very expensive case that was going on with one of the companies that was a client of the attorney I was working for, and it was unfortunate because the case was going on for so long that the insurance company for the plaintiff in this what they called bad faith suit was constantly changing adjusters. I think at some point during the process of the claim, the company was actually sold, and so some new company representative picked up the files. For me, it meant going through these years' worth of file documents and just documenting where

standard claim procedures were violated. It's unfortunate that because the company had that kind of turnover, that some people didn't seem to want to put in the effort that it would take to go through the preceding documents. There were a lot of mistakes that were made. That kept me busy for a several months. I submitted an affidavit outlining the claim errors, and the case settled. I ended up testifying at a bench trial on another case, and the client we were representing prevailed. I had actually done some medical malpractice claim handling when I was with Aetna in Hartford. So, I got involved in some medical malpractice claim procedures and mainly just gave depositions. There was only that one trial that I actually had to give testimony in, but most of the time, I was just giving depositions.

KR: What did your wife study at Yale?

WZ: After we came back from California, she became a student in the Rutgers MBA program in Newark. It turned out that her boss in the financial aid office had moved on to be--I believe she was--the director of financial aid for the Business School in Newark and recommended that my wife enroll in the Business School. She did, and she graduated with her MBA. Then, she did well enough in that that her professors recommended that she apply for doctoral programs either at Wharton or at Yale. Wharton had a traditional business program and Yale had a doctorate in public and private management, so she got into both and decided that the course of study at Yale was more to her preference. We moved to New Haven, Connecticut and she got involved in the doctoral program there, along the way earning several master's degrees. So, she completed the various levels of coursework and her pre-dissertation research and then got to the point where she had to write her dissertation. She didn't seem very motivated to do that.

Now, she's a real student. In the time when she was doing the doctoral program at Yale--it turned out that her degree at Douglass had been in psychology--while she was doing the doctoral program at Yale, she was also getting a master's in marriage and family counseling at the local state university, Southern Connecticut State. She left Yale without having completed her dissertation but attained four master's degrees, including the master's in marriage and family counseling. As she was completing the marriage and family counseling degree, she became pregnant with our first son. She really tried to get involved in marriage and family counseling, working with licensed counselors briefly. We were having trouble finding good daycare for my son, so she decided that she would stay home and be a mother.

As it turned out, that was a very good decision because all of our children--and I credit this mostly to her--have been successful. Our oldest son is a lawyer. One of our twins got his Ph.D. from the University of Florida and now works at the National Science Foundation. The other one has a master's in curriculum development and is working as a teacher in a math and science academy. My daughter got her master's in occupational therapy and works in occupational therapy at a hospital in Naples, Florida. Again, I credit my wife with pushing them and nurturing them. All of that academic work that she did, I think, has paid off in the success of our children.

KR: What were some of the challenges of starting and then running your own business?

WZ: The main challenge was we didn't know what we were doing. We just assumed that people who we had known through our work with Aetna would willingly hire us, and it turned out that was not the case. The kind of expertise that we were offering was something that the timing wasn't particularly right, because we were mostly what were called liability adjusters. We had expertise in tort claims, negligence claims, and companies were moving away from having investigators investigate those claims out on the road. They were moving towards having just people taking phone interviews and generally trying to settle those claims as early as possible, rather than really delving into them and trying to develop defenses to them.

We were fortunate that in one of my last days with Aetna, I was attending a settlement conference for a lawsuit and got to talking to the attorney who was representing our insured. He was telling me about how his law firm was getting more and more nursing home malpractice business, and we got talking about how one might investigate those. He said, "Well, contact me when you're through with Aetna and let's see if we can work something out." The firm continued to expand its client base, and as a result, we continued to get more and more work from nursing home defense cases, with occasionally a request from an insurance company to do an investigation. We liked the nursing home claims, because we could charge more for the investigation of those. They were a lot more technical than investigating an auto accident or another kind of negligence claim that the average insurance company might handle. [Editor's Note: Mr. Zehnder's telephone rings.] Sorry.

KR: What do you think are the biggest changes you have seen in the insurance industry over the years?

WZ: Boy, that's a good question. I wish I would've had time to give more thought to that. Certainly, the claim business was getting away from doing thorough investigations of claims and just trying to really keep costs down and would do a minimal investigation and then try to settle. In Aetna, that was somewhat shareholder driven. The company was trying to show shareholders that it had a lean-mean operation, so keeping costs in line took priority, even though doing that may have inflated the amount of money that the company was then paying in claims. The property insurance claim business is somewhat strange in that the initial underlying company reaches a point where it has paid enough money on an event that a separate company called a reinsurance company steps in and reimburses the initial company for its losses. So, there was always a kind of upper cap on how much was expended in what was called indemnity dollars. Reinsurance costs have fluctuated over the years, presenting a challenge, especially to the smaller companies, who rely on reinsurance for solvency.

Certainly working with a state-sanctioned company or a state-created company and then working for my last employer that was owned by a former state senator, I became much more aware of and much more involved in the politics that affect insurance companies. So, I think what I've seen in Florida in the homeowners insurance market is companies have become more aggressive in pursuing legislation to help tamp down fraud and to help tamp down the kinds of claims that are costing them money that they are then having to allocate really to other customers who aren't

having claims. So, there are those things that really insurance wasn't meant to be for that inflate the cost to the average homeowner's policy.

[Editor's Note: Mr. Zehnder added the following to the transcript.] The answer is automation. When I first started and for many years thereafter, the industry was paper intensive. Agents took applications for policies in person or over the phone and mailed them to company underwriters who could take days to respond. Copies of applications and notes were stored in file cabinets in agent and company offices. When I first started with Aetna, there was a large computer, stored in a climate-controlled room, with tape reels, where computer operators input data. On the claim side, liability claim reps took statements on a legal pad with carbon paper between sheets, did hand-sketched diagrams, and took photos with film cameras. Once returned from the processor, if the image didn't take, a second trip to the site was required. Property adjusters and auto damage appraisers relied on books and catalogues to determine values. Ultimately, computerization allowed applications to be entered directly to tablets or computers and transferred electronically to underwriters who could promptly make a decision. In some instances, metrics were built into the application software that would allow the agent to instantly announce to a customer if an application was approved and the amount of the premium. On the claim side, ever smaller tape and ultimately digital recorders took the place of legal pads. On a tablet, claim reps could take digital photos, sketch diagrams, complete their reports, and transfer the information to a centralized office. For property damage adjusters, pricing databases took the place of catalogues. Estimates could be completed on a tablet and e-mailed to claimants on the spot. Pricing data could be more readily updated. From a managerial standpoint, data capture and analytic tools were developed that made it easier to make fact-driven managerial and executive decisions.

KR: How have you been affected by hurricanes over the years?

WZ: Personally, I haven't been that affected. When I worked for that Poe organization, I came in to the organization after several hurricanes had hit Florida in 2004 and was there when one large hurricane hit Florida in 2005. While I was working for Aetna at the time that Hurricane Andrew hit Miami, I was in the Tampa office at that point. I was managing liability and no-fault claim people, and so my only involvement in Hurricane Andrew was that the management staff met early on the morning following Andrew--Andrew had hit overnight--and so we got involved with the management team in the morning, got in very early, and kind of divided up responsibilities. Then, my responsibility was to contact the independent agents, find out if they were still open, if they were, if they could handle work for other Aetna agents in their area, taking claim phone calls, and generally helping out policyholders who might have questions on their Aetna policies. So, my work was done pretty much within the first day after Andrew hit. [Editor's Note: Hurricane Andrew was a Category 5 hurricane that made landfall over the northwestern Bahamas, southern Florida, and Louisiana in 1992.]

Then, I did get involved in some of the lawsuits that evolved from Andrew. There were a number of construction defect lawsuits that, unfortunately, other insurance companies were bringing to try to recoup their losses by claiming that the effect on the house wouldn't have been



as great if it hadn't been defectively constructed. That was down the road several years before those claims started to develop.

Then, with the Residential Joint Underwriting Association and its successor, Citizens Property and Casualty Company, there were no hurricanes during my time as claim director with them, so that was fortunate. I used to joke that at the beginning of hurricane season, I would set up an altar in my office and burn candles and incense. [laughter] It seemed to work, because we didn't have any hurricanes during that period of time when I was running the claim operations for those companies.

Then, with Poe, we were busy seven days a week after Hurricane Wilma hit in 2005. I was overseeing the liability and litigated claim area but would try to help as needed, to work down the volume of hurricane claims. Unfortunately, a large concentration of the company's policies were down in Broward County that took the brunt of the hurricane damage. I would be in a managerial role during the day, and then, in the evenings and on the weekends, I'd come in and help out actually moving claim payments along. So, that was a busy time. There were lots of meetings to discuss how we could expedite the claim handling. Then, again, after the dust had pretty much settled with getting the physical claims resolved, then the lawsuits from that hurricane started coming in. Then, after that, I was with the startup company, so it didn't have any backlog of hurricane claims. During my tenure with Security First, my last company, my candles and incense must have been working because there were really no hurricanes that hit Florida during that period of time. I think there may have been some minor tropical storms, but that was it. [Editor's Note: Hurricane Katrina was a Category 5 hurricane that struck the southeastern United States, including Florida, in August of 2005. Hurricane Wilma made direct impact in Southeastern Florida in October of 2005.]

KR: I am curious, has your home in Safety Harbor ever been adversely affected by a hurricane?

WZ: We had Hurricane Irma come over our house. Prior to that, we had gone out and gotten what are called impact-glass windows and doors put into the house. So, we didn't really have to put up hurricane shutters. There was a lot of debris from trees in the neighborhood, but none of the homes appeared damaged. We did lose power for a day. Actually, Hurricane Charley hit while I was working for Citizens, the state-run company out of an office in Largo, Florida, near Safety Harbor. I remember that it looked like the Tampa Bay area was going to be the target landfall area for Hurricane Charley, and then, at the last minute, it went south of us. So, we didn't get much of any effect from Charley, fortunately. I had some plywood, but then I came home early and looked to see if I could install it on the windows and then realized that I hadn't prepared very well. There was nothing to install it to. It's hard to hammer plywood into stucco, and so we just kind of crossed our fingers and hoped. So, we did go out eventually and get these impact-glass windows, and the house had been pretty well constructed. We had, a while before that, gotten a reinforced garage door, and the roof had what are called hurricane straps tying the roof down. One of the big problems in hurricanes is that you get wind uplift that especially if a window blows in or a door blows in, the wind then gets in and creates uplift for the roof. Once the roof blows off, then all of the effects of the weather enter the house and pretty much destroy

it. We had hurricane straps already. The house was built ahead of a time when that was called for in the local building code. [Editor's Note: Hurricane Irma was a Category 5 hurricane that made landfall over the western portion of Florida in 2017. Hurricane Charley was a Category 4 hurricane that made landfall over Central Florida in 2004.]

When Irma hit, my son and his wife and new daughter were living in Tampa in an area that they thought might be prone to have some flood problems. So, they came and spent the night with us. We pretty much slept through Irma, because not only did the impact-glass windows shield us from any problems that way, but it quieted the house down considerably. When we woke up the next morning, there were a lot of tree limbs down, and my son--we had a son living with us--and my older son, who was spending the night with us, we went out and pretty much cleaned up the neighbors before we got to our yard. Then, fortunately, we had a big branch from an oak tree that came down in our backyard, but it didn't hit the roof, so that was good. We were able to cut that up and get it out. Irma pretty much did a lot of tree trimming in the neighborhood we live in, but there wasn't any real damage from it.

KR: Did you lose power after Irma?

WZ: Yes, we did. We did. I recall the power was out for a day. We actually ended up going spending time with my son in Tampa, because as it turned out, they didn't get any flooding. They didn't have any damage to his home. He lived in a townhouse, and the townhouse was near MacDill Air Force Base. They were on a reinforced electrical grid, and they didn't have any outages. The problem, when the power goes out during a hurricane, is the air conditioning doesn't work, and so opening up the windows doesn't help a lot because it's usually very humid. We did have some battery-operated fans and were able to cook on a gas grill and do urban camping kinds of things. Fortunately, we had my son's home to go to and spend time until the power got put on. I think it was within a day when they got the power back on.

KR: What has it been like for you and your wife living in Safety Harbor during this Covid-19 pandemic?

WZ: Well, early on, I think we were pretty much isolating. I know I was, because I had just recently had a total knee replacement, and so, by virtue of that, I wasn't able to get around very well. So, I was spending all of my time at home and my wife would go out to the local grocery store, but that would be about it for her. Then, gradually, you've got a lot of very nice parks around this area, and so I especially would try once a week to just get out to one of the parks. Usually, there was nobody else around, and I could walk around. I took the mask with me, if I needed it, came in contact with anybody. When there were requirements for masks, we would go out to maybe the local home improvement store, in addition to the grocery stores. Yes, we were fortunate because we've got a pool, so we could go into the pool and a nice covered area that's next to the pool, where I used to like to go out and just read. So, if we had to isolate, it was a good place to do it.

Then, we have another home--a villa is what they're called here. It's a duplex. We own one half of it, and it's a one-story townhouse, when it comes down to it. We kept that, because that's where I was living when I was working over in Ormond Beach. Within the last couple of months, we've made probably two or three trips over to Ormond Beach and spent a few days there. We're friendly with our neighbors there, and they're very cautious about distancing. The other night, we got out to the beach, and again, there's not a lot of people around. People seemed to be aware of the need to socially distance, so we felt comfortable with that. Our biggest concern now is our son who is teaching, and he seems to be taking all sorts of precautions to keep from getting it himself and then passing it onto us. We just have to pray that he stays safe.

KR: You talked about the reunion of your fraternity that took place at Rutgers over in Piscataway. How involved have you stayed in alumni activities over the years?

WZ: There is a Rutgers Alumni Association in our area, and because of my work schedule being at Ormond Beach most of the week and then coming back on weekends, I didn't really get very involved in it. Then, once I retired, I have been more involved in it. It turns out that the president of the local Rutgers Club is our financial advisor. Before the pandemic, we got together for watch parties at local bars for football games and then the first few months of this year for basketball games. Then, unfortunately, the pandemic shut down the basketball season, so we couldn't do that any longer. The club stages a holiday party yearly at a yacht club in St. Petersburg, a beautiful setting. There was no party in 2020 because of the pandemic. We had to isolate, so we couldn't do that any longer. That was a good group--is a good group. There is a Facebook page, and so we still communicate with each other on the Facebook page. I see the president and the other people who run the association are trying to gather a Zoom pizza party for the middle of September. We've had speakers from Rutgers come occasionally.

In fact, many years ago now--there's a very nice art museum in St. Petersburg, Florida, and there was an exhibit of Russian art that was at the Zimmerli Museum, it was traveling, and so the Zimmerli loaned a portion of their collection to the Fine Arts Museum in St. Petersburg. There was a Rutgers night there that I participated in, and that was a very nice event. I recall that a provost of Rutgers College spoke in an auditorium in the museum. That was my first involvement with the Rutgers Alumni Association, and unfortunately, I couldn't keep up. I think at that point, I was working up in Tallahassee and coming back on the weekends and just happened to be back on a weekday so I could participate in that.

I've been an avid fan of Rutgers football and basketball the entire time, no matter where we've been, even in California. It's been hard following the teams sometimes. Once the internet was available, I could get football and basketball radio recordings over the internet, either at WRSU or CTC or I think WOR out of New York is also broadcasting the games at various times. I did get to a Rutgers basketball game at the University of Central Florida several years ago. Now that they're in the Big Ten, I subscribe to the Big Ten Network, so I get all of the games or pretty much all of the games.

KR: Reunion weekend 2020 was cancelled because of the Covid-19 pandemic. Would you have gone to your fiftieth reunion?

WZ: I was thinking about it, yes. My mother died in August of 2019, so it would've given us a chance to go up and get together with my sisters, who are still living in New Jersey. So, we did give some thought to doing that, but, yes, the pandemic put an end to those plans.

KR: Well, hopefully, things will get back to normal, and maybe you and your wife can make the trip to celebrate her fiftieth next year.

WZ: Yes, yes. She doesn't seem to be as connected with Douglass as I am with Rutgers. I've tried to get her to come to some of the watch parties with me, and she says, "I don't need the agony." [laughter] With how bad the football team has been, if I'm watching a game at home, she will sit and watch it for a time. She is a basketball fan, so she will watch basketball games.

KR: Well, I have reached the end of my questions. At this point, I would like to ask you if there are any stories that we skipped over or anything that you would like to add.

WZ: Not that I can think of. The first semester was difficult at Rutgers. Most of that is on me, but I think the engineering program was going through some growing pains in my first year. The computer programming course that I had was one where I never arrived on time because I had a class at the Heights the period before that. By the time I got the campus bus and got down to the lecture hall in Scott Hall, I was late. Then, there was never a live professor there. They were trying to do it by TV, and so there would be one of those old-time TVs that would just sit in the middle aisle of Scott Hall. The broadcast would break up at times and at times it'd be difficult to hear the audio, and so that was a difficult way to learn.

Then, the calculus classes were mostly taught by a teaching assistant, who was a newly-minted professor and I'm sure was a very brilliant individual but had no teaching skills. He was so bad that people in the audience would throw things at him. Eventually, it got to the point where he would stand off to the side, and when class was about to begin, he would come up on the stage of the lecture hall with his back turned to the class and he would just start writing formulas on the board and would say something like, "Well, intuitively, we drop down a step." Somebody would ultimately yell out, "What do you mean, intuitively?" [laughter] "Tell us how to do this." That was a difficult learning process in at least those two courses. Plus, I wasn't used to math as just a kind of academic exercise. I was more used to math as a problem-solving exercise, and in the engineering program I thought that that's what I would be having.

After that, I have generally good memories of Rutgers. I thought it was a very nice campus. For the most part, I was impressed by the quality of professors that I had. I had some great times with my fraternity brothers. We all enjoyed going to football and basketball games and participating in intramurals. I think I even enjoyed being challenged by the academic work. I believe Rutgers prepared me for success in life by developing my reasoning skills and, as a history major, my research and writing skills.

When I was getting my teaching degree, because it was an experimental program, we didn't do student teaching. We did observation, and so I was assigned to a middle school in Princeton to do observation. During that time, the teacher brought in one of the professors from Princeton, and I think Rutgers had prepared me not only academically but prepared me with a lot of self-confidence that I was able to debate the Princeton professor, who I think was a real war hawk.

At one point, I got together with some of my dormmates in my second year and we established-- while we called it a band, it was more of a kind of garage aggregation. [laughter] We weren't very good. Mostly, we were playing at swim clubs in northern New Jersey. We did play a fraternity house at Newark Rutgers at one point and I didn't know what I was doing but got asked to jam by people who were actually musicians, so I felt pretty good about that.

KR: What instrument did you play?

WZ: I played guitar. I played, then, strictly rhythm guitar. I wasn't very good at playing riffs, because I was mainly learning songs by ear. So, I had difficulty with that many notes in that short a period of time, trying to figure out what those notes were, but I could generally figure out what the chords were and play those. I've continued to this day to play for my own enjoyment.

Other recollections, my little Volkswagen convertible--I mentioned that we had a Japanese brother in the fraternity the last couple of years that I was there, and this guy was a brilliant mechanic. He had actually ordered a World War II surplus Harley Davidson motorcycle, like the kind you see with the sidecars driving officers around on the battlefield. It came in pieces in a box, and he dragged the box up to his dorm room and assembled it in his dorm room, realized it was too big to get out of the dorm room, so he disassembled it, and went out in the courtyard of the dorm and reassembled it. There was a time when I needed a new muffler for my Volkswagen, and I crawled underneath and tried to do it and got frustrated because it was so rusted on that I just couldn't even get the bolts to move. So, I talked to him just to see if he could give me some advice, and he decided he was going to do it. So, I think I was hearing a lot of Japanese swear words at that point, but he got it done. That was kind of a fond memory, especially since he didn't charge anything.

There were a lot of good moments. The students at Rutgers are fortunate to be as close to New York City and be a train ride away, so we could go to basketball games in Madison Square Garden. There was something called the NIT tournament that Rutgers was in when I was in my second year. The two stars of the team were Jimmy Valvano and Bobby Lloyd, and they did very well in the NIT. There were buses from Rutgers that went into the old Madison Square Garden to the games. My fraternity staged events in New York. I remember there was a time when we rented the Circle Line boat for an evening cruise around Manhattan, and that was certainly a fun event. After fraternity parties, we'd pile into cars and go over to Nathan's on Coney Island and eat shrimp rolls and hot dogs and have a beer. It was a good place. I enjoyed it.

KR: Did you go to that famous NIT semifinal game between Southern Illinois and Rutgers?

WZ: Yes, yes, I did, yes. Walt Frazier, who became one of my favorite Knicks players, just took Rutgers apart. No, actually, Rutgers held its own. It came down to foul shots in the last few minutes, and they played Southern Illinois very close. I remember Southern Illinois also had a really tall center, and the Rutgers team was not very tall. He gave them problems, but they really held their own. They did better against Southern Illinois than the team that Southern Illinois played in the final. Then, I think Rutgers went on to beat--maybe it was Providence with John Thompson in the consolation game. That was a good team. I enjoyed watching. I got to see Bill Bradley play when the basketball team played Princeton, yes, so another favorite Knicks player. That was a good experience. I had a good time at that semifinal game. We had pretty good seats, as I recall, for that too. [Editor's Note: In the 1967 National Invitation Tournament (NIT) semifinal game, Southern Illinois defeated Rutgers 79-70. Southern Illinois went on to defeat Marquette in the finals 71-56. Rutgers won the third place game 93-76 against Marshall. In the quarterfinal game, Marquette beat Providence 81-80.]

After that, the teams weren't all that great. Oh, I'm trying to [think] who was it--the star player I think in my last year was actually in class with me. He's now gone on--he coached Rutgers for a period of time, and he's now an announcer. I'm trying to remember his name now. [Editor's Note: Bob Wenzel played guard on the Rutgers Men's Basketball Team from 1968 to 1971. From 1988 to 1997, he coached the Rutgers basketball team, and he is currently a studio and game analyst for the Big Ten Network.]

KR: Was it Lloyd?

WZ: No, no. It began with a "W."

KR: Okay, we can look it up and add it to the transcript.

WZ: Okay, yes. It was still enjoyable going to Rutgers games. Even in their not-so-good years, they were always competitive, and I continued to go to some games when I was living in Metuchen. Even living in East Orange, [I] went to games at Madison Square Garden and some of the ones in the College Avenue Gym.

While we're on academics, I guess another memory is that most of the time when I was there, the basketball team was entirely white. There was finally a Black recruit in my last year there and they needed a place for him to stay, so our fraternity put him up. I think he ended up going to Rutgers. He became the first Black player on the Rutgers basketball team, and then he was followed by Gene Armstead, who actually got his MBA with my wife when she was at the Rutgers Business School. [Editor's Note: Eugene Armstead played for the Rutgers Men's Basketball Team from 1969 to 1973. Armstead is a member of the Rutgers Athletics Hall of Fame.]

KR: Are there any other memories or stories that you would like to share?

WZ: I'm sure there are, but I can't think of anything at this point.

KR: Well, I want to thank you so much for meeting with me to do these oral history interviews. This has been really interesting.

WZ: Thank you. Yes, I've enjoyed it. You've been a great interviewer too. I've given a lot of depositions in my time, so I appreciate somebody who is thoughtful and asking their questions and takes the time to think about it and formulate their questions. That's very good.

KR: Thank you. I appreciate that. I am going to stop the recording and we can just have a conversation off the record, if that is okay.

WZ: Sure.

-----END OF TRANSCRIPT-----

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