

6th Storyworth: How has your life turned out differently than you imagined it would?

When I was growing up, I really had very little awareness of what my career expectations might look like. Having grown up as a teen in Hyde Park on Kirchner Ave, many of my classmates had parents who worked at IBM, whose headquarters were in Poughkeepsie, NY, which was about 13 miles south of our home. That was a misnomer, as I subsequently learned, because pretty much EVERYBODY who worked at IBM carried the title “Engineer”. Only much later did I understand that there is a huge difference between the title and the legal definition of a licensed Professional Engineer. Only an exceptionally small percentage of those with the title are actually licensed by the state, which in NYS is administered by the Education Department, which is similar as well for Medical Doctors and Nurses, of which there are a host of preparatory levels from LPN to NP, the latter of which requires at least a Master’s Degree and, like uniquely MDs and PAs, is enabled to actually prescribe medications.

My Bachelor’s Degree, a BSME, was a minimum requirement for a PE License, but that was by no means the only such requirement, and in fact most Engineers in industry never receive such licensure. In fact, if you recall the individual who taught me machine control logic and symbology at Virginia Chemicals between my Junior and Senior years at Clarkson, he would have had the title Engineer in most companies like an IBM, despite his never exceeding the fifth grade academically.

Accordingly, I really had no idea what my career would look like when I entered, nor frankly when I graduated, Clarkson. I did know I wanted to be a Production Engineer, even though I had applied as well to Syracuse University, from which I would eventually obtain my MBA, but which had no such “specialty”. I had applied for their Aeronautical Engineering program, which pretty obviously would have meant working with aircraft. Again, if you recall, I wrote earlier about designing a model plane for shop class in 9th grade. In the 11th grade I had taken my SATs, and had scored adequately to get into Community College, which was typically in the mid 400’s for each of Math and English. But with my desire to attend an Engineering school, again based on having no REAL idea why, I decided to ignore the advice I had received advising against taking them again, when I took the SATs in my Senior year at FD Roosevelt High, because if I had done worse, those would instead have been my “accepted” results for actual college entry.

Since I was at best a C- student, I hardly paid attention when the Math teacher, Mr Bragg, who was also the Football and Baseball Coach at FDR, was announcing who would represent the school in the Math Contest, for which each school could enter up to only four students per year. So I was “what?!” when he called out MY name one day, and when I had my “deer in the headlights” moment, told me to go immediately to the Guidance Office because I had not seen the latest results of my SATs, which HE had.

It turned out I had a 489 for English, but a 719 for Math, out of a possible 800. That meant I was in the 99th percentile for Math, ie 99 percent of those taking the test had scored below me. My copy had arrived home that afternoon as well, which I took the following week for my interview at Clarkson, where they could not have cared less WHAT my English score was, nor even if I COULD speak it; with that for Math I was in. Period.

Contrast that with SU, which the following week had not yet documented it so were dismissive of me at my interview, which is ultimately why I am a Clarkson grad for my BSME, instead of SU. It was only after SU actually registered my SATs that they, also, accepted me, by which time I had already accepted Clarkson because I’d known no better. I’ve never really been sorry; just wondered what “might have been” ;-). Clarkson was a great school for guys like me who NEED grease under my fingernails – a real “gearhead” school, vs a “theoretical” place like MIT or RPI.

As an aside, on the Math Contest, it was possible to wind up with a negative score, because wrong answers cost you more than right answers earned, and I placed second in the school group, one of only two with a positive score. Another one of those “unpredictable” results from my “career”. Anyway, throughout my career, I would be hired by companies which then laid me off in “downsizing” because they followed the all too popular approach here of “body counts” instead of ROI, one of the WORST things about the American Capitalist Economy, because it still penalizes even those who generate wealth for the organization even in down years. So I guess that would suggest my first “disappointment” vs expectation. But it also got to eventually seem like a pattern; every three years I was getting laid off for up to six months. Only to then land a BETTER paying job with somebody else.

However, as noted in an earlier write up, after being laid off by Gaylord Brothers following my developing their Se-Lin labeler with the patent protected CONSUMABLES, I decided it was time to go Independent Contractor, wherein I would not have quite as much job security, but would earn twice as much typically, even with down periods. And that pattern of improving became so predictable that I eventually learned that my career income might look like a square wave, but if I learned to LIVE on the RMS value of that, which is about 2/3 of the peak level of a sine wave, I could almost ignore my lack of income when it came to family vacations, which once I joined the Porsche Club required planning as much as nine months before the actual event, we would somehow always do OK. Obviously, I had no ability to predict the job situation when the time came to actually attend Porsche Parade, but the consistency of landing better jobs each time, which meant BETTER than I could have hoped for had I STAYED at the prior job, was too regular to ignore.

That DID, however, change with an occurrence. Having landed the best gig of my career, which was actually a follow-on to my eight year prior work with Dick Coffin at GE while he was in DSO, but was now running the Global SQEs when we again worked together in 1997 – 2002, I thought I had found a degree of “permanence” despite my IC status. Sadly, however, the collapse of Enron, which represented 40% of GE’s business, would end that. As it happened, that coincided with my now Ex-wife’s completion of her NP, for which I had supported her two full-time years prior in school commuting to Sage. She wanted to have her own private practice, and since I had expertise setting up and running businesses, I suggested my running her medical practice business office while she would handle the clinical side, so we could reap the net as a family income. And I was successful, having by the second year doing so gotten our net income to exceed six figures, a VERY unusual result for ANY NP practice at the time.

I also became Lynne’s IT Guy, because I had experience setting up HIPAA compliant systems and LAN, which eventually also included as my last formal function on her behalf implementing Electronic Medical Records, which had to differ from most commercial such packages because Lynne wanted to have BOTH her Psyche and her Family Nurse Practitioner activities available as Public Health capability in areas which could not support live internet connectivity as those required. Add in her remote biller, and the solution was a “mother ship” base of operations at our office, with remote connectivity on an “as available” hot-spot linkage to update the database, as well as its real-time backup and HIPAA security, which was how I set it up.

Sadly, however, it was not to last. Lynne decided it was HER business, and so my opinions on dropping clients for whom she would receive no payments because we could not afford to be a philanthropy fell on deaf ears. Similarly, because she wanted someone else to do the billing, a person who would quickly want to leave to become a pharmacist herself, combined with Lynne’s delay in finding her replacement despite having adequate notice, would leave Lynne to choose a totally inappropriate replacement who fell behind in billing which HAD to occur within limited time after service or lose the opportunity completely, which meant Lynne’s collectibles fell off drastically.

Meanwhile, the church she had been renting a room from for her patient visits decided to use us to pay for their new building or something, forcing us to find alternative quarters, and Lynne insisted on using our house instead of a strip mall office with great potential in Cicero nearby, despite the absolute admonishments to avoid such practices. So, we borrowed to convert the house so we could isolate family quarters from business usage, all while revenues were dropping to half the level where I had them previously. That cost us ultimately our marriage, our home, and our credit because Lynne filed for bankruptcy, and since our debts were intertwined meant I had to file as well. And in the divorce, because I'd been very good at sheltering income from taxes, the practice looked to have no value in the divorce to return some of MY investment to ME when Lynne decided to move it to Syracuse, and the business climate by this time was terrible for MY career choices. So I was forced to take early retirement, which meant accepting a 25% reduction in my monthly SSI, which started two years after I'd first had to burn through a considerable amount of my IRA.

By the way, that sheltering from taxes had one noteworthy occurrence; we were audited by a former Carrier accountant who had only been able to land an IRS role in Buffalo, so milked the nuisance effort at our business, a not atypical practice by IRS audits of professionals in private practices. But I had been through this twice before, so knew how to argue our case. So it was both inappropriate and insulting when Lynne, who had never in the entire time she had known me ever did more than sign the 1040 form, tried to intervene when I yelled at that agent for the bad assumptions she made in trying to squeeze us for \$10K. Things like limiting the definition of the "office" in our home to merely that square footage where Lynne saw patients, even as Apple and Intuit have deductions for bathrooms, kitchens, heat, lights and... you get the picture. Eventually IRS backed away completely from ANY demand for added taxes. Just like their much earlier attempt to squeeze us for \$30K from MY business as an Independent Contractor resulted in our settling for \$478 because I knew their code better than THEY did, if only because I'd been FORCED to learn it when they would not accept \$5k as a simple settlement. Not a very good ROI on THEIR efforts to say the least. ;-)

Anyway; once Lynne left the house, there was no way I could afford to keep it – taxes alone were more than my income would become. But, because of the two-year "look back rule" on asset disposal in bankruptcy, in order to shelter the '77 Porsche 911 Targa which had brought Jess home from the hospital the day after she was born, and which had been declared to be hers for YEARS, but never actually titled as such because Jess had lived in metropolitan areas for all that time and the insurance would have been nightmarish for an under-25 for most of it anyway, I had to delay my bankruptcy until that actual title transfer was two years old. So despite the divorce becoming final in 2011, I became a "squatter" in the house, paying only for heat and light, until I left in late 2013 once the Targa was safely in Jess' name, and I lived from my RV, moving up to Oswego County where I could do so, which was impossible in Onondaga County at all. And had done so formally until in 2019 I met Dawn Clark, and moved in with her at her home in Chittenango, an eastern suburb of Syracuse.

She purchased a place near her sister's in Florida just a year ago, and within a month we were in lockdown because of Covid 19, something NONE of us foresaw. We expect to return to that winter home each fall, and return in spring, as we did in 2020. So Dawn has become a completely new chapter in my "unpredicted" life. But so, too, could be said to be my health. At the time of my divorce, as a type 2 diabetic, I presumed I would not survive to reach even her 72 when my Mom had passed. But since meeting Dawn, who became my "food nazi" to enable me to lose 50 lbs so I could get into the rotation to have my left hip replaced, and we will have our two year anniversary, despite our agreement that actual marriage is an economically punishing effort for retirees like us, in late April 2021, we are looking forward to many years of happiness in our new life together.

BTW – I did hope for Jess, my ONLY offspring, to have her own family. I lived to see her obtain her PhD, and in August 2015 she married Tom, and in another two years gave birth to my only Grandchild, Ainsley Lynne, about whom I wrote a spoof lyric song on the day after she was born. I truly hope to be able to see all of them a LOT more often once we get past this Covid crap.

I had hoped to remain and continue as a track instructor mentor with Porsche Club, but with my economic situation I cannot afford the risks. So instead I volunteer as an in-car instructor for the Tire Rack Street Safety course, which is targeted at teens. My '95 993 Cabrio Tip still has the cosmetic damages it sustained in May 2013 when I had the ONLY accident which might reasonably be referred to as “my fault” at WGI, but in a weird “silver lining” sense that might be also the only reason I still HAVE it, because State Farm refused to cover those repairs, weasling out with a lame interpretation which was in no way actually expressed in the policy at the time, but which devalued it enough that the Bankruptcy Court also didn't take it as an asset. I subsequently made it roadworthy at my own expense so it could be driven.

My motorhome I used as a remote office, and later full-time residence which I sheltered as my home, and they don't take IRAs, so my not inconsequential Roth IRA has remained intact, at least in terms of number of shares, even as their market value has plummeted, since I last had to consume some before learning to live on my meager SSI income starting in Feb 2013. And I still have the Cabrio, even if I couldn't get OUT of it in 2020 because of my bad hip, so it has stayed at my friend Mickie's in Phoenix, along with two other of my cars, in trade for the use of her garage to store the Porsche. The RV is still in Parish until at least spring 2021 ;-)

Few people would describe me as “moody”, but I do have some regrets and would do some things differently had I another chance. But that's not what being an adult usually looks like. Had I ANY inkling of what would happen with Lynne, I would have insisted that she fail or succeed with no input whatsoever from me on HER business. I doubt she could have started it to begin with even as I can see that it has survived our partnership. But I suspect it would have been like the vast majority of new ventures within its first two years without me, which makes me sad to realize. And doubly so because I could have returned to my engineering instead and would likely still be working that at considerably better economics than present. Oh well; C'est la vie ;-)

There is some possibility I might seek some compensated activity as a part-time provider, probably of skilled-trades services like electrician if that is possible, since I am pretty certain there will continue to be a shortfall in such qualified personnel, even as the demand for engineers and MBAs might not recover anytime soon. After all, since I went to Oswego County, I have had to setup three “RV Parks”, inclusive all of septic, plumbing and electrical, and as noted in earlier writings, I have demonstrated my ability to address both home and automotive electrical issues reliably. So I might hope for at least some fill-in income that way. And in the meantime, I have learned how to take advantage of the rules for Roth IRAs and become a more savvy investor, increasing my dividend and other income somewhat over time. Not enough to buy another Porsche anytime soon, but enough to assure I can be at least comfortable, especially living with Dawn.

Now to just keep HER happy ;-)

Joe Holzer 2/7/2021