

FBL 18

Interviewee: Kenneth Keene

Interviewer: Samuel Proctor

Date: January 19, 2000

P: We are doing an oral history interview with Kenneth Keene here in my office in Yon Hall as part of the University of Florida Oral History Program. Ken, I am going to start out by asking you your full name. I do not know what that middle initial stands for.

K: The middle initial stands for Keck. It is a family name. Originally, when I was born, it was like Harry S Truman. It was just a mere K.

P: Something that somebody gave you?

K: But as I got a little bit older, I guess I asked my family if they would not round off my middle name, and my mother's maiden name was Keck.

P: When were you born?

K: December 17, 1926.

P: Where were you born?

K: Fort Meade, Florida.

P: Who was your father?

K: Joseph Keene.

P: He had a middle name?

K: Jackson.

P: Joseph Jackson Keene. Do you have his birthdate?

K: Yes. February 27, 1894.

P: Tell me about your mother. What was her name?

K: Anna Keck.

P: When was she born?

K: I think it was May 26, 1896.

P: Where did the family come from?

K: Actually, my mother was from Iowa, and the family, at that time, took an occasional winter-type vacation to Florida. She was engaged to some individual in Iowa, but on this vacation in Florida, she met my father.

P: In Fort Meade?

K: No, it would not have been Fort Meade. Probably Bradenton. That is where he was from.

P: He was born in Bradenton?

K: Yes.

P: So, what are you, a second- or third-generation Floridian?

K: Probably second-generation, I guess.

P: What was your father's business?

K: He was a policeman for one of the local communities. That was one of the things he did. He also was a farmer, at different times. During the Depression, he also was what is called unemployed.

P: Which was a common occupation.

K: Oh, he had plenty of company, yes.

P: Where did your father's family come from?

K: Well, they had basically been in Florida for a long time. Actually, his grandmother was a full-blooded Indian.

P: A Seminole? Creek?

K: No. Cherokee. But, basically, they had lived in Florida for a pretty long time.

P: Did the family originate in Great Britain and then come over during colonial times?

K: Oh, going back that far? Well, my father's [family], I would say Ireland more than anything, going way back.

P: So, his grandfather or his great-grandfather emigrated?

K: I would think so, yes, but I have not had a family tree done.

P: Not worried about family genealogy, then.

K: Right.

P: Why Fort Meade? The family, obviously, was living there.

K: Actually, Fort Meade was very temporary because I moved from Fort Meade to Bowling Green six days later. It is six miles south of Fort Meade.

P: What motivated that move?

K: [Bowling Green] is where my father got a job as a police officer.

P: So, policeman was his chief occupation until the Depression decade.

K: Yes.

P: Do you have brothers and sisters?

K: Yes. I had four brothers, all older than me. I am the youngest.

P: There were five boys? No girls?

K: That is correct.

P: And you are the youngest of the crew and, at this point, the only survivor. Were you growing up as a close family?

K: Probably, we were close very early on, but we spread out quite a bit after we became mature.

P: Did you continue to live in Bowling Green?

K: No. We lived in Bowling Green for about six years. This was in the midst of the Depression, and my mother and father separated. She took all the kids, and we relocated to Michigan. We had some family friends who owned a farm and basically helped take us in and support us. Well, they really did not support us, but they provided lodging for us.

P: How long did you live there?

K: Two years. Then, we moved to Iowa for three years. Then, we moved to Orlando.

P: So, you started school in Michigan?

K: In a one-room schoolhouse.

P: Where in Michigan?

K: It is a place called Kent City, which is about twenty miles north-northeast, I believe, of Grand Rapids.

P: Why Orlando?

K: That is where my maternal grandparents lived, so they provided for us.

P: So, once again, you had a place to live.

K: Right.

P: You went to school, then, in Orlando.

K: Yes.

P: And you finished elementary and junior and high school there?

K: No. Actually, in Orlando itself, I was only there a year. I went to junior high school there, to seventh grade, for a year.

P: So, when you came back to Florida, you were ready for junior high?

K: Right. Well, junior high as they defined it, which was seventh grade at that time, seventh, eighth, and ninth. My mother was a schoolteacher, and going into my eighth grade, she got a position down in South Bay, Florida.

P: ____ degree, where did she go to school?

K: She originally went to school in Nebraska for a couple of years. She got an associate's degree. That was the point at which she had been fianced [engaged], but they had a winter vacation in Florida. So, she left college at that

point. Later on, she got a degree, when she was in her forties, at Florida State [University].

P: What about your father? Was there college there?

K: No.

P: Were they divorced or just separated?

K: As far as I know, they were just separated. Neither one of them ever remarried, so I assume they were separated.

P: So, you grew up in a household with just your mother running affairs.

K: Yes.

P: Were you close to your father over the years?

K: No, because basically after we left Florida when I was six years old, I never saw him again. One of the reasons being that he died about five years later.

P: The reason I say that is, [during] the Depression, I thought he had moved and had moved the family.

K: Oh no, definitely not. She moved the family up to Michigan, and he stayed.

P: And then she moved the family back to Orlando.

K: But for entirely different reasons. It had nothing to do with him. _____ he died. He had a very early death.

P: And your mother never remarried.

K: No.

P: What did she teach?

K: It was usually grade school. When I was going to this school down in South Bay, she was the principal. I attended that particular school for just one year because then I moved onto high school.

P: Where is South Bay?

- K: South Bay is the utmost southern tip of Lake Okeechobee.
- P: And she went there because there was a job opportunity available there.
- K: Exactly.
- P: Now, you grew up in a household without a father but with a mother who was a schoolteacher. What were the educational pressures put on you and your brothers?
- K: It was self-imposed. She did not particularly provide educational support for us, or she did not force us to do our homework and things like that. So, if we wanted to do it, then we decided to do it ourselves.
- P: Was it presupposed that you were going to go to college?
- K: Oh no.
- P: That was not part of the plan?
- K: No. In those days, you probably would not think that was necessary. Maybe in the environment you were in, perhaps so, but I would say it was not a common expectation in those days.
- P: But you were coming out of a household [where] your mother was a college graduate, or she would become a college graduate.
- K: She would become one, yes. ____ she provided great inspiration for me, personally, because here she was, not only poor, but she had to support five boys. Beyond the lack of wealth, just providing support for five boys, emotionally and things like that. Despite all of that, she found time in her forties to go back to college.
- P: Did any of your brothers go to college?
- K: Yes. Three of them did. One did not.
- P: What was the impact of the Depression on your family?
- K: I would say it made us a little bit more ambitious than we otherwise might have been.
- P: Were you ever really hungry or poor or anything like that?

K: Oh yes. In fact, I am a survivor of grits for three meals a day, and I hate grits.

P: What I am really asking and wondering about [is], to what degree did this kind of memory impact your life?

K: I did not resent it or anything.

P: Did you know you were poor?

K: Not particularly. You know, there are some things you wished you had which you could not have.

P: Did you all have an automobile?

K: Some of the time. I can give you an example. When we were living in Iowa, as I mentioned, I was the youngest of the five boys, and one time we had an opportunity to get this bicycle for the family. The bicycle was a used bicycle, and it had one other slight characteristic to it, namely it was a girl's bicycle. Well, not my oldest brother but the other brothers, we all liked the idea of having a bicycle, so my other brothers told me that I could have this bicycle for use any time I wanted as long as it was after nine p.m., and they actually meant it. So I would actually go out in this small town in Iowa after nine p.m., and I would drive around a little bit. I did not feel particularly deprived because of that, but that was the kind of circumstances that we faced in those days.

P: Did you have to work while you were in high school?

K: Yes, I did.

P: What did you have to do?

K: I worked for a general store. I was basically the jack-of-all-trades in a general store down in South Bay.

P: What kind of work?

K: Well, you could be the clerk, could be stocking things...

P: Was it a grocery store?

K: It included groceries. You had gas pumps out front.

P: In other words, anything that needed doing, you might do.

K: Yes, and I would cut meat, these huge chunks of beef with these bandsaws. Unfortunately, from my point of view—I was, I think, fourteen at the time—the state passed the law to protect juveniles from hazardous duty, and they stipulated that henceforth, no one under a certain age could operate that kind of equipment. Well, from the store's point of view, if I could not do everything in the store, then they did not need me. So, that was the first job I got fired from.

P: What kind of a student were you in high school?

K: Very good.

P: What were your favorite subjects?

K: History was actually one of them, math and history.

P: Were you a sports person growing up in high school?

K: I did a little bit of basketball. That was all.

P: When did you graduate high school?

K: In 1943.

P: And then you immediately came to the University of Florida.

K: Well, the high school, in 1943, was P. K. Yonge.

P: How did P. K. Yonge get involved in all of this?

K: My mother, being a schoolteacher, she had to get re-certified every few years, whatever the rules are. So, she elected to take the required summer courses at the University of Florida that particular summer, in 1942. She came up to Gainesville, and she brought me along. I do not know why I was the only one, but she brought me along. I decided I did not want to be bored all summer while I was here, so I signed up for some high school classes at P. K. Yonge. She encouraged me to, but basically I signed up for them.

P: So, this is the summer of 1942, now. The war is on already, but you are here. Your mother is going to summer school at what is now Norman Hall, what was then P. K. Yonge. Where did you live?

K: I do not remember. It was near the campus.

P: You did not live on campus.

K: No.

P: Because they did have some women living in the dormitories. So, you graduated at the end of that summer from P. K.?

K: No. What happened was, I went there. That, in essence, was part of my eleventh grade. Then, at the end of the summer, Dr. Nutter, who became a friend of my mother's during the summer session, convinced my mother that I ought to stay with him and his family for the next year and finish my high school here.

P: So, you lived with the Nutter family for a year. Just as a guest of the family? You did not have to work or contribute or anything?

K: The only contribution I had to make, and I enjoyed doing it, was to, in effect, babysit for his mother when he had trips out of town or whatever.

P: You took a high school diploma when?

K: In the spring of 1943.

P: So, you were already in Gainesville. That made it easy for you to transfer to the University of Florida.

K: Correct.

P: What about the campus when you came in 1943? Once again, the war is on.

K: As I vaguely recall, the campus [consisted of] something like 500 civilian students, civilian undergraduates.

P: Very few students here and very few faculty.

K: And they had something like, maybe, 6,000 or 7,000 military, or something like that.

P: Because they had an OCS [Officer Candidate School] operation going here, too.

K: Yes. There was plenty of classroom space.

P: But it was a busy campus.

K: Yes, it was pretty busy.

P: Because if you had that many military men on campus...of course, the students themselves did not constitute a very large number at all.

K: You would see them marching around quite often on some of the campus streets.

P: As a student in wartime, on campus, what was it like? You went to class...

K: I did not think anything was exceptional about it.

P: Were the classes small?

K: Yes, they were on the small side.

P: Do you remember any of your professors?

K: I am embarrassed to say, I think I only remember one.

P: Who?

K: Dr. Pirenian, mathematics. He, in my opinion, was probably the best professor I ever had, in being able to teach. Let me put it this way: I was able to easily absorb what he was teaching, which was interesting because it took about six weeks before you could figure out his accent.

P: Yes. When you came in, of course, you had to go into the general college program, did you not?

K: Yes, the core.

P: C1, C2, C3, C4?

K: Yes, although I succeeded in avoiding two of those courses, I think. I do not know how I did it.

P: You were able to take an examination, and if you passed a particular grade, you got the credit for the course.

K: In my first summer, the summer of 1943, I actually took fourteen hours of courses and then, in addition to that, I took the full year's examination self-study on the

required sociology course. I passed that examination, so I got eight credits for that.

P: Did you take Man in the Social World, C1, with Professor William Carlton?

K: I sort of remember the name but, bear in mind, I just took the examination for that one. I did not go to any classes.

P: As a result of taking the examination, you probably jumped past the freshman year?

K: I got a pretty good start, yes. In those days, I think, thirty-two credits was considered a year's time.

P: Was there any kind of social life for a young man like you at that time?

K: I was a good student. Basically, I did not get too much involved in that.

P: I mean, even in normal times, there was not a great amount of activity, and now it is wartime.

K: They did not have too many girls on campus.

P: No, not at all. Of course, even some of the men here, not many but some, had families in this area. So, you just studied?

K: Well, I would do this: some of my family was down in Orlando, so I used to hitchhike down there fairly frequently on weekends.

P: Would you wear your little ride cap?

K: Yes. Do you remember those?

P: I am asking you if you remember those.

K: Oh, I sure do. That was the key.

P: That is right. And nobody was afraid to pick you up. [Tape breaking up.]

K: That was a very valuable commodity. When did they stop those?

P: After the war. The G.I.s were not about to be wearing a ride cap. There were a lot of traditions that did not make sense to G.I.s any longer, as it did back in the

early days when they were dealing with green freshmen like you and me. Was any sports activity on campus in 1943, 1944, 1945?

K: Oh, I did some things. A little bit of track. I do not know why I never got into basketball because I always liked basketball. Well, one of the problems was that at my last year of high school at P. K. Yonge, they did not have a football team or basketball team or anything. All they had was an obstacle-course. So, I did use the obstacle-course a fair amount. That was a requirement, because it was during the war and they wanted to build you up. I was in ROTC in college. That was almost extracurricular.

P: Now, there is a sudden interruption, your going into the military. What was all of that about?

K: Well, it was not sudden. If I did not volunteer for something, I was going to get drafted. So, I left the university.

P: Now, you are not through with the university, and they would not let you stay and finish.

K: Let me put it this way: I knew almost as certain that I would be drafted.

P: You were eighteen years old then?

K: No. I was seventeen. At the end of the summer of 1944, I elected not to enroll for the fall courses at the university in anticipation of the fact that unless I volunteered for a service, I would be drafted into the Army, probably, within the next four or five months.

P: And you would go in that dreaded infantry.

K: That is right, so I decided to volunteer for the Navy.

P: What did your mother say about that?

K: At that point, all of my four brothers were in the Army, so she probably liked the idea.

P: She was already used to it.

K: Oh, she definitely was used to it.

P: So, where did you enlist?

K: In Jacksonville.

P: You went up on the bus?

K: Yes, I am sure that is the way it happened.

P: And then where did they send you?

K: To Great Lakes in Illinois, which is directly north of Chicago.

P: For training?

K: Right.

P: How long were you there?

K: Well, before we get there, I will give you a little interesting sidelight here. In Jacksonville, it was the practice at the time to have you come up there and pass a physical and sign all the papers. Then, they would give you a three-week unpaid leave-of-absence so you could go home and say good-bye to everybody before you actually went into the Navy. Essentially, this is what they did to the 100+ people who were signed in when I was signed in, or the ones they administered the oath to. But, when they got to me, they said, you are going to Great Lakes now, and I could not figure out why they would pick on me. It seemed like it was highly discriminatory. Well, it turned out that I had taken the examination to repair radar, not to operate radar, and these people were in such great demand and such short supply that the Navy did not want to waste any time at all in getting these people into their training program. That is why they would not give me the three weeks. Well, I had gone to Jacksonville in the full knowledge that I was going to turn around and go home for three weeks, you see. I did not have an overcoat or a top coat, and this was around Thanksgiving time and I have all this good Southern blood in me, and they ship me up to Great Lakes. Cold, but beyond that, we stand around for roughly a week in the clothes we came with, and many times they had us take our shirts off for somebody to give us some sort of inoculation or whatever, or for some reason, we were not necessarily fully clothed. We were going back and forth to the building where they had the cafeteria, in the outside air, and I still did not have a coat. I did not have a Navy supply coat or anything, so I spent a good week shivering, nice and frozen.

P: So, you were at Great Lakes for how long?

K: Three months. Then, I spent three months at what was then called Wright Junior College--I think it is now a regular college--within the environs of Chicago, for further technical training.

P: Was this kind of like an academic setting, your classrooms?

K: Definitely. That is what it was. We had Navy instructors. We had Swiss and German cooks, so the food was very good for the Navy, but basically, the Navy had taken over this college.

P: Similar to the programs they were having here?

K: Yes, but in this case, I do not think they had any civilians left. I think they actually made a contract with them.

P: How long were you in the Navy?

K: In the end, just nineteen months, because the war had ended.

P: Now, were you doing this radar work during all the time that you were in service?

K: Well, I was training for it for about eleven months. Then, yes, the subsequent eight months, I was technically assigned to it.

P: Where were you after the three months?

K: I went to Gulfport, Mississippi, for three months. I went to San Francisco for about six months.

P: That was not bad.

K: No, not at all. In fact, that is where I was when V-J Day occurred, in San Francisco. Beyond that, I was transferred to Philadelphia Naval Base.

P: You were let out from Philadelphia?

K: Actually, no, because I was in Philadelphia for about three months, and then I was actually assigned to a ship for another three months, and then I got out.

P: What was the ship?

K: The *USS Rodman*.

P: And where did it go?

K: Just in the Atlantic. As a matter of fact, after the war, they had mustering-out pay, where, if you were overseas, you got \$300, and if you had never been overseas, you got \$100. I think they had an intermediate \$200, for some intermediate classification. Well, this ship had gone outside the twelve-mile limit, so that sort of tied me to the \$300 deal.

P: That was as far as foreign service as you were concerned, though.

K: Yes. It may not have been the twelve-mile. It probably was 200 miles or something.

P: Well, whatever it was, you did not actually land on a foreign shore.

K: No. The best we did was, we went from Charleston, South Carolina, to Portland, Maine, and then we probably went out in the ocean 200 or 300 miles.

P: Sounds like you were almost on a pleasure cruise.

K: Oh, it was pretty good, yes.

P: Did you ever apply any of this radar training?

K: No. Did you hear any remarks I may have made at the dedication of the Keene Faculty Center? Were you there?

P: I was not there.

K: Okay. I did recall for the benefit of the group (well, there is question what it was a benefit of) that when I came back from the service to the University of Florida, I went to the offices here to find out what, if any, credit they would give me for this technical training I had received in the Navy. My original goal was to be an electrical engineer, to enroll eventually in the engineering college and graduate from that and then go on. So, when I got back, they looked at my credentials and they said they would give me thirty credits due to my naval technical training--that is a year, just about--against an engineering degree. I said, well, let me think about it. A day or so later, I came back to the office and said, what credit would you give me for this work towards arts and sciences? I got the response, well, let us think for a day or so. I contacted them in a day or so, and they said they would give me thirty credits. I said, that sounds pretty good to me, so I will stick with arts and sciences.

P: Why did you move out of engineering?

K: This is part of my story. One of the assignments we had in my naval training was to build what was then called a superheterodyne radio. You actually fashion the metal chassis at the metalworking shop that they had. In those days, of course, you used electron tubes; you did not use transistors. So, you had to hook up all these connections. You had to solder the connections on the tubes to the wires, wherever they led to. This one day, I got this radio almost finished, and I am busy testing it. I plug it in, and I am getting an awful lot of static and very low volume. I look and see a loose connection that needed to be better soldered, so I take the soldering iron and put it on this connection. All of a sudden, I receive a big shock in my hand. As I told the group at the dedication of the faculty center, that is when I decided that I no longer wanted to be an electrical engineer. I had decided that I was not practical enough, so that is how I went into arts and sciences.

P: Are you already committed now to being a math major?

K: At that juncture, yes, that is what I really wanted to do.

P: So, you come back to the university when?

K: September, 1946.

P: The campus is still relatively quiet, is it not, in 1946, or is it bustling with G.I.s?

K: It was pretty busy, because by that time, we all had the G.I. Bill.

P: You came back as what, a sophomore, a junior?

K: Basically [as] a senior.

P: Because you left here at the end of your sophomore year.

K: It was almost at the end of the sophomore year because I had the twenty-two credits I had gotten my first summer, I got the thirty-two credits during the full academic year, and then I got some credits the following summer.

P: So, you come in then as a senior in arts and sciences.

K: Because I had the thirty credits, additionally.

P: Where did you live?

- K: At that point, I lived, I do not remember where, but it was...
- P: A boardinghouse, a rooming house?
- K: It was that kind of thing, yes.
- P: Were you ever fraternity?
- K: Yes. Kappa Alpha.
- P: You went into that when, as a senior?
- K: No, I was in that before I went into the service, but I was not very active in it.
- P: Why did you join in the first place?
- K: Because a friend convinced me to.
- P: I see. And where was their house located?
- K: On University Avenue.
- P: The house with the big white pillars. The most southern of all of our houses.
- K: Right. I do not know when they tore that down.
- P: In the early 1960s. You lived in that house, or you lived in the dormitories?
- K: I never lived there, no. I just went there for social functions.
- P: You ate there?
- K: Some, yes.
- P: Did you work when you came back?
- K: I did a little bit a work over at the cafeteria.
- P: But you had the G.I. Bill.
- K: I did not have any spending money, though.
- P: But you were not a social fiend, so you did not need any money.

K: Well, you needed a little bit. You needed to go to the movie once in a while.

P: You had to go all the way downtown for that.

K: That is right.

P: I came here the same time you came back, in September of 1946, and as I remember it was kind of a busy campus because you had all these G.I.s, and now they all had families and they were living in these Flavets [Florida Veterans Living Area]. I thought it was a very active campus.

K: Yes.

P: You did not have many cars because they had not yet become available after the war. And your family, your mother is still down South?

K: At that point, yes, she is in South Florida.

P: Did all of your brothers come back from service?

K: Yes.

P: Nobody got killed.

K: No.

P: Anybody get hurt?

K: One brother got hurt [and received a] Purple Heart. He was not seriously hurt.

P: Who were you working for on campus?

K: I was working at the cafeteria.

P: I see. Not for a professor. You were not grading papers at all.

K: No.

P: Where were the math classes in those years?

K: I suspect they were in Walker Hall.

P: What else did you take besides math?

- K: I took chemistry. I loved chemistry, really. I may have been in ROTC after I came back because I do remember taking a chemistry lab class which was towards the end of the semester, and right after that lab class, I was to go over and turn in my ROTC uniform. I had worn it for the lab, and I had inadvertently spilled a little bit of acid on my ROTC trousers. So, in returning the uniform, you are supposed to turn in a perfectly good uniform. They did not expect it to be demolished. Well, I noticed that these trousers had some holes in them, nice little round holes in them, so I carefully folded up the trousers and then wrapped the shirt around the trousers, and then that is the way I turned in the uniform. So, I may have been in ROTC after I came back.
- P: Did you take any non-math/science courses? Any literature courses or history courses?
- K: Oh yes, I took history, and I took things like the business-writing course. I had also obviously gone through the core deal where I had all these writing labs.
- P: One of the things I am curious about [is], what courses did you take in what was then Science Hall, not yet Flint Hall, soon to be Keene-Flint Hall?
- K: There you got me. I do not know.
- P: I thought yesterday you had said something about you had remembered that. I thought, what a wonderful way to connect you up with the building.
- K: I know it sounds wrong, but I have a feeling that I took a business-writing course there.
- P: Well, they had other than science courses. The professor who I worked for as a student was an economics professor and had an office in that building.
- K: Yes, and I did take at least one course in economics, but I suspect I went there for a couple of courses.
- P: I hope you did. I like to think about the continuity of it, starting the 1940s and continuing right from one millennium to another millennium.
- K: Probably, in reality, you could hardly avoid Anderson or Flint Hall.
- P: Or Peabody.
- K: Peabody, definitely.

- P: We did not have that many buildings on campus.
- K: Yes. So, I am pretty sure I had courses there.
- P: Do you remember the campus stopped at what is now the O'Connell Center?
- K: That field is where ROTC was, yes.
- P: That is right, but you did not go beyond that at all.
- K: Right.
- P: And you had the ROTC Artillery Stables, where the O'Connell Center is right now.
- K: Yes.
- P: So, you leave the University of Florida with the alma mater singing in your ears, right?
- K: Something like that.
- P: Now, you get the real beginning.
- K: Well, no. I go to graduate school.
- P: That is right. First, you get a B. S. from the University of Florida, in 1947, and you are also in a fraternity as part of your social life.
- K: I am also a Phi Beta Kappa.
- P: Any other awards?
- K: I graduated with honors.
- P: That is very important. It was not easy to get that. The commencement, I guess, in those years was still in the auditorium. 1947.
- K: Yes.
- P: I wonder if you can recollect—I have not the slightest notion myself—who the commencement speaker was or any of the honors associated with all their great things?

K: No.

P: But your mother was here for you?

K: I am sure she was.

P: Why Michigan? You leave Gainesville with a B. S. degree to go to the University of Michigan. This is in Ann Arbor, right?

K: Yes. This goes back to Dr. Nutter. I asked him for advice, what can a person interested in mathematics do but go into the teaching profession? I mean, there must be something else a mathematician can do. He had a friend in Connecticut who was an actuary, and he knew an actuary had something to do with mathematics. He did not know exactly what, but all he knew was this friend was a big executive in a large insurance company in Connecticut. So, then I picked up some literature somewhere and found out a bit more about actuaries. Then, I discovered in the process of my investigation that, at that time, there were only two colleges in the entire United States that had full-rounded programs to train people for the actuarial profession. One was Iowa, and the other was Michigan. Now, I like football. Even then, I liked football, you know, as a spectator. Florida, in my last year here, had some really good games, very interesting, some of them very close.

P: But none really winning.

K: They lost all of them. Bear in mind my background. I had lived at one time in both Michigan and Iowa.

P: And had relatives in Iowa.

K: Yes, so I could have been neutral on where I would go, but I picked Michigan not because it had a superior actuarial program—I had no reason to think it did—but because I was pretty sure it was going to have a damn good football team the next year.

P: I like people to be motivated by the right things.

K: Right. And they won all their games.

P: And you had come from a school that had lost all their games. Their games in 1946 had been a disaster.

K: Right, and so it all averaged out.

P: [You went there through the] G.I. Bill? You had not used it all up?

K: No, I had that. Also, an interesting aspect, while down here towards the end of my senior year, I applied to Michigan for a scholarship to supplement my G.I. Bill resources, and in due course they contacted me and said that their scholarship money had run out.

P: Their money had run out, even with you in Phi Beta Kappa?

K: Well, but I will tell you the angle to this. I went to their summer school before to the main academic year in the following fall, and I got pretty good grades in the few courses I was taking in the summer school. So, in the middle of the fall semester, even though I went ahead without the scholarship and enrolled, I received a call one day that the dean of the school of graduate studies wanted to see me. So, my reaction was, what did I do wrong? I went to see him at the appointed time, and he was very apologetic. Now, bear in mind, I had applied for a \$300 scholarship, which, in those days, \$300 went a long way. He said, you know, we have come up with additional funds here that we did not expect; it is not much, but we are happy to provide you with a scholarship. Then, he proceeds to tell me it is for \$500. So, I tried to keep my emotions as low as possible. Thinking back on it, I am absolutely convinced that they had the money all along but that they just did not trust the credentials of a southern university student. Even though I had the grades from Florida, they just did not think they would possibly be up to Michigan standards. So, I had to go to summer school there to demonstrate that I could adhere to Michigan standards. Now, I am convinced that is what it was.

P: So, you get \$500 plus the G.I. Bill.

K: Oh yes. I am on the high horse, now. Actually, at this point, I put my mathematical background to work. I lived in a Victorian house which the owner had subdivided into about four apartments for students, where he could make lots of dollars off of these poor students. When we were away on a weekend or he otherwise had reason to believe that we might not be in residence, we had, say, a seventy-five watt bulb, he would come sneaking in and take this bulb away and then replace it with a twenty-five watt bulb, or something stupid like that.

P: I thought maybe you were getting ready to tell me he rented out the rooms while you were away.

K: Well, he would have been the type. That is how cheap he was.

P: I gather when you say we, you had roommates.

K: Yes, I had five roommates so it was fairly congested, but as I mentioned earlier, I was the mathematician. We prepared all of our own meals. We had people assigned to various things, like I was the specialist in the desserts and somebody else did the main course, etc. So, we had these assignments that would generally run for a month or something, and then we might trade around a little bit. I was the treasurer and, many times, actually the person who went to the store to buy the goods we needed.

P: And pay the rent.

K: Yes. These were just people who I met at college.

P: I was going to ask you. Were these friends that you kept, then, from here on in. Are they lifetime friends?

K: No, they were just friends for the year.

P: They passed in and out.

K: Exactly. There was a fair amount of turnover, too. I was only there a year.

P: A lot of times, people make friends at that point in their lives which they then keep for the rest of their lives.

K: No, it did not happen in my case. But, I ended up concluding that we were spending for food \$0.90 a day per person.

P: Was that good or bad?

K: We were well-fed, but it was not necessarily a very good diet. We had cornmeal with some olives or something put into it as one of our staples.

P: You were at Michigan for one year?

K: Yes.

P: You were able to finish a master's that quickly?

K: Yes. A summer plus the full year.

P: It takes longer than that, I guess, now, doesn't it?

- K: Yes. I think their basic program is a two-year program. Then, it was probably equivalent to a year and a half.
- P: As a master's in mathematics, you did not do a research project, did you?
- K: No. It was a master's in mathematics, but specifically in actuarial sciences. We had some general math courses but, by and large, it was oriented much more towards actuarial science.
- P: Did it live up to its reputation as being one of the two best in the country, or the only two in the country?
- K: Oh yes. If you look at the roster of actuaries in the business world, that have good records in the business, you will find that Michigan is very well represented.
- P: So, we come to 1948, and you are now loaded down with a second academic degree, with a master's. And then what? You started your professional career.
- K: I took a position with Aetna Life Insurance Company.
- P: How did that come about?
- K: Dr. Nutter had an acquaintance who had been in Jacksonville who had then relocated to Detroit. This individual was a regional manager of Aetna Life Insurance Company. So, Dr. Nutter suggested to me one day that, gee, as long as I am in Ann Arbor and it is getting towards that time of year where I should be thinking about looking for a job, why don't you go visit my friend in Detroit? So, I picked up the phone one day, and we arranged a meeting. I went over and visited with him, and he apparently had just had word from the home office in Hartford [Connecticut] that, if you see anybody who can add up two and two and get four out of it, ship them straight here because he quickly had me on a train to Hartford.
- P: Nutter has played a very fundamental role in your life, hasn't he? I mean, a major impact.
- K: Definitely.
- P: So, he is still helping you make these career decisions.
- K: Yes.
- P: What were they looking for?

- K: Well, they were looking for somebody with my credentials.
- P: That could do actuarial work.
- K: That they could train. I mean, there is a long training period.
- P: Ken, for the sake of what we are talking about here, how about telling us what an actuary is.
- K: This is how it started. An actuary is somebody who is a mathematical specialist in pricing life insurance products. What should an insurance company charge for this policy that they have issued to Sam Proctor, where, when you die, they will pay your beneficiary \$100,000, face amount. They do not know when you are going to die, but they propose to charge you a premium which would be a level annual premium for as long as you live such that when you die, on average at least, together with funds they have invested out for premiums they have not yet used, they can pay off \$100,000 to your beneficiary and still make a profit out of it. So, an actuary figures out what the premium rates would be. An actuary also figures out what liabilities they should hold on their books for the policies they have issued to you. That is the fundamental requirement, originally, of what an actuary is supposed to do. Obviously, as time has gone on, it has evolved and an actuary does many things within a life insurance company or, indeed, beyond life insurance companies, for medical coverage, for disability coverage, for any form of risk that requires trying to quantify what the future probabilities would be.
- P: Were these skills that you learned at Michigan that then had to be accentuated?
- K: You learned some things at Michigan. You learned fundamentals. But then, your employer refines these fundamentals and makes them applicable. It is almost like what you learn in college as the theoretical side. Like Gatorade, you need to find a commercial application for it. So, the employer or employers that you have, that is where you get your commercial applications.
- P: Your interview with Aetna at Hartford, obviously, was a success. They employed you immediately?
- K: Right.
- P: Where did they put you?
- K: They put me in what they called their group insurance department in Hartford, in their home offices.

P: That is where their main headquarters offices are.

K: Right.

P: So, you lived there in Hartford. First time living in the northeast?

K: Yes. Well, other than a brief career in Philadelphia in the Navy.

P: That is true. Did you like the Hartford situation?

K: Oh yes.

P: Was the first period of training?

K: It was training largely in the form of, you were actually working full-time and you did practical work, but you were learning while you were doing practical work and then you were studying on the side.

P: Now, you come to work at nine o'clock in the morning or whenever, you have a desk, and you work until five o'clock, and you are doing assigned tasks.

K: Some of these assigned tasks, sometimes when you finish an assignment, you had a little extra time. That is when you might pull out a book to learn more about what actuaries are supposed to do.

P: How long does this training period last?

K: Training also gave you practical work that you could apply in taking the actuarial examinations, which are professional examinations. They would rotate you from one department to another so you would get a broader range of work. So, the training would last, essentially, almost as long as it took you to finish the exams. Some people would finish them in four years, but the average at that time was probably more like eight years.

P: Ken, let me ask you some questions which I do not understand, and the reader may not either, and so you can explain it. What do you mean by group insurance?

K: Group insurance is where a corporation provides certain kinds of benefits for its employees, which might be life insurance, hospitalization insurance, surgical coverage, prescription drugs (these days), disability insurance where, if you become disabled on or off the job, you get a weekly income for as long as you are continuously disabled. It also provides what is called group pension coverage

where the insurance company will, through your employer, provide a vehicle for paying you when you retire, an annual pension.

P: Is individual insurance only life insurance, or is there a variety?

K: There are other kinds, but the difference is, in group insurance, there is no individual requirement to have you examined physically, for example. If you are covered by an employer for group life insurance, one day your employer, according to the given schedule they have for your classification, they say, well, Sam Proctor, you get covered for \$20,000 of life insurance as long as you are employed by me. They do not require you to go off to see a doctor to get an exam to see if you are insurable. Your employer may pay the entire cost of the coverage, or they may ask you to pay some portion of the cost of the coverage.

P: What about pension plans?

K: Same idea.

P: You were involved in proposing or drawing up pension plans?

K: Yes. Actually, that is mostly what I did.

P: Now, you do not go out and meet the public at this stage, when you worked for Aetna? You are not selling life insurance policies?

K: No, not then. Later on, as you got more experience, you would be the technical backup for the person in the field who was the actual salesman of the product. What I am saying is that, in due course, you did not usually make the contact which eventually led to a sale, but during the course of a sale, you could have been making the principal pitch.

P: But you are not knocking on the door.

K: You are not knocking on the door, but once the door is open, you may well be the person who convinces the other side that they badly need this insurance policy through you, through your firm.

P: Is the other side an individual or a corporation?

K: In my case, generally speaking, it was a corporation where you are dealing with the various officers in the corporation.

P: But you are not selling Mrs. Jones burial insurance, for example.

K: No. There are people who did that, but not me.

P: Aetna covered all those fields?

K: Yes, although actually, a company I went with later, Metropolitan Life, was the one where basically burial insurance was born. Back in the 1860s, they went around to each house with an agent and knocked on the door to say for \$0.10 a week, our company will provide you with this burial insurance-type coverage. Then, a week later, they would knock on the door again and collect another \$0.10.

P: I remember a lot of that going on in the South. And particularly in black families.

K: It was very popular, yes. That is called debit insurance, and that is how some of the major insurance companies got their start. Metropolitan, Prudential, and John Hancock, in particular, were heavy weights.

P: How did Aetna rate in those years? Now, we are talking about the end of the 1940s, early 1950s.

K: They were up there, probably among the top twenty insurance companies in the country.

P: Were these happy, satisfying years for you?

K: Oh yes.

P: What was life like as a young bachelor living in Hartford, Connecticut?

K: It was fun. You know, you had dates; you had places to go in the summer to swim. At the company, we had some squash courts, and I used to enjoy playing squash. We had tennis courts, too.

P: Where were your offices?

K: On Farmington Avenue in Hartford, away from the downtown area. What they built is the largest colonial-style architectural structure in the world. It is a huge brick building.

P: What was the base scale for a young fellow like you just out of college?

K: \$3,000 a year.

P: That was good?

K: Yes. The average college graduate then was getting, maybe, \$2,400, in that area. We got a little extra because we had the graduate student background or a very strong bachelor's school background and very good grades according to what they needed.

P: The future was promising?

K: Yes.

P: Did you decide at this time that you had made the right choice of going into insurance actuarial work?

K: Yes.

P: You had not gone wrong, steered yourself wrong?

K: No. Actually, in prepping for this field, I had gotten a brochure turned out by Prudential describing the life of an actuary, the opportunities for an actuary, what does an actuary do? It was, maybe, a twenty-page brochure, but I read the first nineteen and a half pages, and I thought, what person in his right mind would want to do this? It was so dull and boring the way they described it. However, I did get to the last paragraph, and it was far more exciting. I will put this in the context of today's dollars. The last paragraph essentially said that there are a good many actuaries in this country who make more than \$150,000 a year. All of a sudden, I realized this is an extremely exciting profession.

P: Has money been the motivating factor in making business decisions?

K: Not really. I use that jokingly, but not really.

P: But it is one of the things, however.

K: Considering I came from what would have been regarded as a poor background, even today, I do not have a big urge to accumulate money.

P: In other words, you do not decide just on the basis of dollars.

K: No. I have no desire to accumulate money for the sake of money. It does not interest me that much.

P: And this was true when you first began your insurance career?

- K: Yes. It has always been true. I desired reasonable pay, but I never wanted a Cadillac. In those days, Cadillacs were the thing, the true sign of affluence. Actually, in no way, would I have ever wanted a Cadillac.
- P: You would not classify yourself as a greedy man?
- K: Definitely not.
- P: Trace your career. You come to work there in 1948, and you go until 1964 in Hartford. How did you move up the corporate ladder?
- K: In the first place, you did not really move anywhere in their structure until you finished your actuarial exams. If you were going to be an actuary there, you had to finish the exams. They would give you some interesting jobs in the meantime, but they definitely did not recognize you, really, until you finished.
- P: How long was that?
- K: It took me four years.
- P: You are like a medical resident during that time, a "training" period.
- K: Exactly.
- P: At the end of the four years, then, you have jumped over the obstacles or hurdles, and you have proved yourself. Now, you are a full-fledged actuary.
- K: Yes. Then, they tend to think of you in terms of permanent assignment to a particular area.
- P: And a salary raise.
- K: Yes. Actually, you got automatic raises for each exam you finished, and then you got a boost when you finished all of them. You also got merit raises.
- P: Were you getting more complex, more involved, larger jobs to do? Greater responsibility?
- K: Yes, definitely.
- P: So, you say that the training program was about, what, five years, four years?
- K: In my case, it would have been about four. In some cases, it runs a little longer.

P: All right. So, this brings you up to early 1953. You are in Hartford, then, until 1964. Why the move?

K: In 1964, I did not like the way the company was changing. They had gotten bigger, which was no problem for me, but they got different management. Actually, this was a family-controlled company. It was not a public company. Its stock was not listed on the New York Stock Exchange or anything, even though it was a huge company. It was a privately-owned company, but they had always operated in a benevolent fashion, and it was a very friendly environment. Then, the principal owners passed on, and they turned the company over to an individual whom I had great confidence in, but there was a slight caveat. They had some obscure family member who worked in a small law firm in Hartford who they said [to], we are going to make you chairman of the board of this company, and they basically expected this individual just to [have] very, very broad oversight of the company. Well, in my view, he clearly did not have the experience for it, but he elected to come in and be the real chairman of the board; not only that, but he basically appointed himself to be the chief executive officer of an enterprise that he knew very little about. He did rely on the experienced lieutenants within the company to some extent, but every once in awhile, he would get on his high horse and decide that, no, it is going to be done this way and it is going to be done that way, or it is going to be done this way for a certain period of time until I decide it is not working. I was not that high in the company that it, ordinarily, would have made any difference, but then they brought in a management-consulting group to look at the total operations of the company. In the process, they took some jobs that they had picked out...of some 300 different kinds of jobs, they narrowed it down to about forty jobs that they wanted to look at in close detail. They would use those forty jobs after they had studied them in great detail as the basic framework to be able to classify the other 260 type of management positions. So, mine was one of the forty that they happened to have picked out. The people who interviewed me for this what-do-I-do kind of thing, in my opinion, did not have the vaguest understanding of the business whatsoever. They were outside management consultants. They did not even know the insurance business, yet they were going to give all this fancy advice to this chairman of the board and he was going to act on it. When they got to my job, I think they greatly miscast it in their final report. I think they greatly miscast it or misunderstood it, but worse than that, they told me they were going to come back. Like you are going to do with me, you will let me read everything that you come up with, and then I am going to give feedback to you. They told me they were going to do that, and they never did. I guess they, themselves, were under time pressure by this chairman--get me this report.

P: What was the name of this person, this objectionable person?

K: A guy named Smith. At this stage, I was going to see if I had marketability, and then I was going to use that fact to report to my management that, see, this demonstrates that your consultants do not have the vaguest idea what they were doing. So, that was going to be my proof. I did get a couple of job offers, but in the process of getting those offers, I got so intrigued with them that I decided to take one of them.

P: You relocated to New York City as a result of making yourself available?

K: Yes.

P: It was not Aetna that moved you to New York City.

K: No.

P: You decided to leave Hartford, to leave Aetna, to see if you could better yourself and get a job you felt more comfortable with. Is that about it?

K: Yes. As I said, I loved the job I was doing, but I could see where the company was headed and, from my perspective, it was in the wrong direction. At that stage, there was nothing I could do about it, so I took this other offer.

P: Did Mr. Smith stay on?

K: Oh yes, he stayed. Olcott Smith. It was a very unusual name.

P: Anyway, you make yourself available, you get some job offers, and you take one in New York City.

K: Right. The first one I took was the Wyatt Company.

P: What kind of a company was it?

K: That was a pure employee benefits consulting company where they consulted to corporations, non-profit entities and government entities, with respect to the benefits that these entities were going to provide for their employees.

P: Was this a Wall Street firm?

K: No. Actually, they were headquartered in Washington, D.C., but they had New York offices.

P: Was this a big operation?

- K: Within that field, yes, it is one of the biggest.
- P: It is still functioning today?
- K: Yes.
- P: So, when we talk about big, are we talking about hundreds of employees, thousands of employees?
- K: These days? We are probably talking about 5,000 throughout the country and the world.
- P: So, your job was to do what, again?
- K: To be a consultant with special reference to pension programs for corporations.
- P: So, if a company like J.C. Penney would want to set up a benefits plan, they would call Wyatt?
- K: What are they trying to accomplish? They may want to be at the median level of providing benefits that their competitors provide. If their competitors are Sears [or] K-mart, they would want to say they are right in the middle of the value of benefits that these various groups might provide, or they might want to be in the top quartile, or maybe they are real cheap and they want to be at the bottom. So, you get an idea of, now, what is your goal? Where do you want to stand in this area?
- P: Now, as a consultant, do you actually go out and talk to the employees, the individual persons?
- K: Sometimes, you do, yes. It is like today when politicians use focus groups. You might do that some, yes.
- P: Did you have any involvement with labor unions?
- K: Oh yes.
- P: Because by this time, many of these corporations are unionized.
- K: You often had to deal with labor people, or coming up with solutions where you knew it would pass muster with them.
- P: Because they were pressure-groups on behalf of the people they represented.

K: Yes, certainly. Do not forget an important element here. During WWII, we had wage-controls. What did the government do then? They decided to provide tremendous tax benefits for corporations that, rather than raising wages which were inflationary, the corporation could provide tax-favored benefits for their employees. That explains, to a large extent, the tremendous growth of employee-benefit programs in this country.

P: Why did you accept the offer from Wyatt? Was it better?

K: Not in monetary terms. I thought it had a good future. I thought it had, probably, a little bit better reputation than the other firm. So, I went on the basis of its reputation.

P: But why did you not stay with them?

K: Because when I was with them for a little over a year, I discovered that I was bored stiff with the kind of work that I was doing.

P: Yet, you went in working with pensions. Was this not what you had been doing for Aetna?

K: Yes, except at Aetna, I told you earlier that I was the technician who was often called in by the field to help cement a sale, so as much as anything, the position involved technical selling as it did behind the scenes work. I discovered that I liked selling, not necessarily more, but I certainly was very comfortable with selling. I was comfortable with technical, but I think I liked the combination better. So, I left Wyatt because, then, I had an opportunity at Alexander & Alexander to have a better mix of technical and selling.

P: Tell me about Alexander & Alexander. What kind of a firm was it, and where was it and all those things?

K: Alexander & Alexander was a large insurance brokerage firm that provided coverage of all kinds of insurance for its corporate clients, its non-profit institutional clients and its governmental-type clients. You [were] still dealing with groups, but it provided a very broad range of insurance coverage which included things like fire insurance or pollution coverage insurance or earthquake insurance as well as life insurance and medical insurance, and also pension plans.

P: Were its main offices in New York? Is that where you were based?

K: Yes.

- P: So, you were in New York working for these two firms together from 1964 to 1967. How was life in New York City, the Big Apple, Manhattan?
- K: Relatively speaking, Hartford is a small town, probably about the same size as Gainesville, maybe a little bit bigger. As a metropolitan area, I think it is bigger, but it still is nothing compared to New York City. My being from these small town environments, New York City is a little intimidating at first.
- P: Was it exciting?
- K: Yes. It was intimidating, but you get over that in a few months' time, and beyond that, it was very exciting.
- P: You had an apartment?
- K: Yes.
- P: Did you indulge in things? Theater, music?
- K: Yes. Probably not to the extent that I should have, considering the opportunity available.
- P: Are you still a single man?
- K: At this stage? I became a single man. When I moved to New York, it also involved a separation from my wife.
- P: So life could be even more exciting for you as a single man in New York. But, work is an all-encompassing thing for you, is it not?
- K: I would not say it was all-encompassing, but I always enjoyed work, yes.
- P: Was it a satisfying job with Alexander & Alexander?
- K: Far more. The environment was much more lively.
- P: Where were its offices?
- K: At 225 Broadway, in the Wall Street area.
- P: What are they paying you? You have moved up from about \$3,000 which you started with way back in the prehistoric days.

K: Right. It was about \$35,000.

P: So, you were doing very well.

K: For those times, yes.

P: Yes. We are talking about the mid-1960s now, and that was a very generous salary, much more so than people were getting at the University of Florida.

K: I suspect so.

P: Now, you are in 1967. I have a question about titles here. Consulting actuary?

K: Right. That was the professional title that was most used at Wyatt Company. That was just their own in-house title.

P: That is what appeared on your little card.

K: Right. Even some of the highest executives, they wanted to show off their technical expertise, and any time you use actuary, that sounds very technical, so in even dealing with the chairman of a board of a client company, they were very comfortable with having actuary on their business card.

P: Well, I have a wonderful one here where I have a question mark. Consulting actuary providing advice to clients on pensions and other capital-accumulation plans, which was totally meaningless to me.

K: Capital accumulation--have you ever heard of a 401(k) plan or a deferred profit-sharing plan?

P: Yes.

K: That is what capital-accumulation is. That is when you build up money so all these money managers can waste it for you.

P: Tell us, for the sake of this, what they are, 401(k) plans.

K: Going back, corporations, by and large, started out with the common garden-variety pension plan which was, for each year of service, you will get a certain pension credit, and we will add up all these credits for your total years of service; so, at the end, you will get a pension of say \$10,000 a year for the rest of your life. That pension would not change once it was established at the time you retire. It would always be \$10,000, unless a company came along and said, well,

we will provide a little supplement to this for the cost of living. So, they might bump it up by \$500 or something from time to time. That is called a fixed-benefit pension plan. At the time, companies providing these kinds of benefits, some of the more affluent companies were saying, maybe we will provide a little extra benefit, just because they wanted to be in, let us say, the top quartile of their industry in attracting, recruiting and retaining employees. They might say they wanted to have a little better benefit program than their competitor down the street. So, they say, let us add a deferred profit-sharing plan; you get credited each year with an amount of money based on how well the company did that year. So, this year, the company did pretty well, and we will credit to an account for you 7 percent of this year's salary; we will take that money, put it in a common trust fund with the rest of the employees involved, and we will invest that money for your benefit. When you retire or when you leave the company short of retirement, and you have been here long enough so that you are vested in the benefit, you have a permanent right to the benefit, we will give you whatever that benefit is worth.

P: At that time.

K: Yes, and so what you see is, capital is accumulating over a period of time because you get not only the 7 percent of your salary contribution this year but maybe you got 5 percent of your salary contribution next year because the company did not do quite so well. You can go up to what was then the I.R.S maximum for a tax-deductible program, and that is 15 percent of your pay. If the company did really well, maybe the third year they would add 15 percent of that year's pay for you.

P: Good years and bad years.

K: Right. So, that is a traditional tax-deferred profit sharing plan which historically was a supplement to a fixed-benefit type pension program. That is how most of them got started, although some companies skipped the pension portion and went straight to a deferred profit-sharing plan and used that as their pension program. That, for example, is what Sears-Roebuck did many years ago when they started their original benefit program. They stuck to a deferred profit-sharing plan for many, many years. They invested much of the money, if not all of the money, in Sears stock for the benefit of the employee. So, you had very long service Sears employees--even on occasion, you had janitors--who retired as millionaires, when Sears was in its growth phase and really going gangbusters. Now, that is not true any more.

Some twenty-plus years ago, the I.R.S changed the tax code to provide what they call a Section 401(k) benefit with favorable tax consequences. That is the same as a deferred profit-sharing plan, except it allows an employee to make his contribution which might match what the employer puts into the plan that year, match on some kind of formula; it might be a one to one match, two to one match, or four to one match, or something, or 50 cents to dollar match. The portion that the employee put in the plan--and this is where the 401(k) provision came in--which came out of the employee's salary check was not taxed to the employee in the year it is contributed to the plan. That is where favorable tax benefit came out of it. The employee is untaxed on the value of his contribution which, together with investment earning, its earnings in the trust, build up over a period of time. The employee gets taxed at the end when the employee takes it out as a benefit. The employee also gets taxed at the end on the amount that the employer had put in the plan on the employee's behalf, which also got accumulated with investment return over a period of time. So, when the employee took that benefit out at the end, he gets fully taxed at that point. Prior to that time, there is no tax consequence on the employee whatsoever, and that is why it is a very popular benefit these days in corporate America.

P: Now, you make an important career change again in 1967 when you go to work for Metropolitan Life Insurance Company. You go in there as a vice-president?

K: Yes.

P: Did they come seeking you? Why did you leave Alexander & Alexander?

K: They came seeking me. It so happens they were a company that for many years (and this is by their own admission at the time) had been relying on success through pure inertia. They had not seized the latest opportunities that were available, the changes that were taking place in the world about them. Even back in the 1960s, in one part of their business, they were still collecting weekly premiums from people, knocking on their door each week. They did a little bit of that even then. That was their origin back in the 1860s but, you know, a few things had changed since the 1860s. Now, they were not that backward but, basically, they realized they needed to update and modernize what they were doing for their clients, or what they should be able to do for their clients, in some cases just keeping up with their competitors. So, they did some sort of in-house investigation. They concluded they did not have the horses within the company, maybe not the culture, to make these necessary changes to bring them into, from their perception, the modern world. So they asked some of their business friends who, in my case, in the pension area, who in the group pension business would be somebody to try to attract to our firm to help make us over. So, my name

apparently came to their attention from several sources. So I had some discussions with them.

P: It was a very satisfactory offer they were making you?

K: Inherently, it was not the money attraction. It was the challenge of the position.

P: You became head of a company's group pension –

K: – operations, yes.

P: Primary focus on modernizing major products and services for customers. Is that a good way of saying it?

K: Yes.

P: Your offices are still in New York.

K: Yes. Maybe that is the one element that did make my mind up for me. When I was working with Alexander & Alexander, they were great believers in going to the client's offices and impressing the clients with their abilities. The last thing they wanted to do was bring the client to their offices because their offices were, let us put it this way: they believed in economies of scale. That was the contrast. Metropolitan, in those days, was using a long-term advertising campaign which featured a twenty-some story tower which, at one time, was probably the second tallest structure in Manhattan. It is a narrow tower so it does not have much floor space per floor, but it is very attractive on the landscape. It has a clock at the top on each side of its four faces.

P: Is it still there?

K: Oh yes, it is still there, and it has a very nice profile. There, we encouraged people to come to our offices, so people would ask me, well, specifically where is my office in this massive complex...there were actually three buildings there; the tower was the one with the profile, and then there were two other very large buildings. So, people asked me where my offices are, when they came there, how could they find my offices. I said, oh, it is very simple; on the west face of the tower structure, my office is located precisely at 4:22 on the clock, because at that point, the hour and the minute hands coincide. That is what happened. It precisely pointed to where my office was. It was a corner office, and I had a magnificent view of the Hudson River to the west on one side. Then, I had a view all the way downtown to the Wall Street area and the Staten Island area going in

the southern direction. If I really looked at a very sharp angle, I basically had about a 270-degree angle in my office.

P: And you liked that title, vice-president.

K: I have never been overimpressed with titles.

P: It looked good on a card, though.

K: Well, you use that for business purposes. I did like the title from the standpoint of developing business. I would go to a party and they would say, I am vice-president of the Metropolitan Life Insurance Company.

P: So, you liked working for them?

K: Basically, yes. I will say this: I was getting frustrated because in spite of the fact [that] the top level of the company wanted to make all these changes to bring them into the 20th century, you still had to deal with the people who had to help you to implement these changes that you were going to propose. You were dealing with a culture that was almost a foreign culture.

P: Is that because their minds were still in the past?

K: Exactly. So, from that point of view, it was very frustrating to bring them along.

P: It was a constant battle, then.

K: Yes. You have probably seen some of this at the university.

P: Yes, to modernize thinking along with action.

K: Exactly. So, that part was a negative. Aside from that, a lot less swifter than I had hoped. I was able to make some interesting changes.

P: I was going to ask you if at the end at this period, 1971 or early 1972, did you feel that you had accomplished your goals?

K: No, I did not. I felt I was making good progress and, had I stayed, I would continue to make good progress. But, in my mind at that point, good progress was not good enough. It just was not fast enough for my perception of the needs of the company. Now, what happened was, as I was in effect going out the door, the chairman of the board asked me to write a position paper on what should still

be done that had not been done or that was in the process of getting done. What are the unmet needs in my area?

P: He is asking you this as you are leaving this job?

K: Yes. In my area of expertise, what are the unmet needs? So, I wrote him a seven- or eight- or nine-page single-spaced memo on what I thought ought to be done. Several years later, I would occasionally meet one of the executives from the company at some sort of social or business function, and without any prompting, a fellow would come over and say to me, you know, Ken, we have gotten through at this stage about 80 percent of what you recommended, and I think we are going to lick the rest of it within the next two years.

P: So, in another words, it was not a give-them-hell type of paper.

K: Oh no, no. I had no animosity. I took the chairman seriously that he really wanted to know what I thought ought to be done.

P: And, obviously, he did.

K: Yes. One day, I picked up a business paper, and I saw that Metropolitan just made, for them, a rather sizable and surprising acquisition, surprising because it was outside their normal field of activity. Not that particular company or that firm, but it turned out that idea was one of my recommendations in my paper.

P: Are companies like Aetna and Metropolitan were you making investments?

K: Was I personally making investments, is that what you mean?

P: Yes.

K: No. I dealt with the investment department.

P: How about stock?

K: No. Because, you know, in developing these pension programs and the capital-accumulation programs, the company itself ends up with building up an awful lot of assets that they have to continue to invest and reinvest. So, I did assist in providing the investment department with advice of a broad strategic nature that I felt would better serve the needs of our pension clients.

P: But you were not developing a Keene portfolio?

K: No.

P: All right. You leave Metropolitan now, and you make another major change in 1972. You become part of what?

K: Johnson & Higgins.

P: Yes. What kind of a company was it?

K: That was the same kind of company as Alexander & Alexander. At the time, it was slightly bigger. I think in terms of ranking, it was number two in the industry and Alexander was number four.

P: By size, what are talking about, in number of employees? Is that how you ranked them?

K: We ranked them in terms of the annual revenues, the estimated annual revenues, because most of these companies were private companies, so you did not really know the exact annual revenues. You did have an annual report. I would say, we are talking about 5,000 or 6,000 employees, at that time.

P: For these companies, do you estimate or evaluate their assets in the millions of dollars, the billions of dollars?

K: The assets, per se, no.

P: It is not like today?

K: Well, today, their assets would not be that important because their basic asset is people. It is a service business, so the basic asset was people. Then, of course, you had to have the offices to go with the people. Essentially, offices involved office leases; you did not usually own the property.

P: What are you coming in as, a director, a partner?

K: No, I did not come in as a partner. Actually, it was a corporation with a board of directors. It so happened in their particular structure, they viewed themselves as a partnership, and the corporate partners and directors were one and the same. So, even though, legally, it was a corporate structure, culturally, it was a partnership. I came in as a partner-in-training, in fact. In anticipation that I would be a partner within a short frame of time, and it turned out that was the case.

P: Did they, once again, come looking for you, or you saw this opportunity?

K: They came looking for me, yes.

P: Many of the moves that you have made have been as a result of people soliciting you rather than you soliciting the job.

K: Yes, that is true.

P: Which is really to your advantage.

K: Well, it is certainly your advantage in getting a position that you like.

P: Under the terms that you want.

K: Right.

P: So, once again, you are still in New York?

K: Yes.

P: Where, down in the Wall Street area again?

K: I actually was right on Wall Street. For ten years, my office literally was at the corner of Wall and Water Streets, Water Street being another major street there. I mean, I looked out one window, and it was Wall Street; I looked out the other window, and it was Water Street.

P: You come in as a partner in training with the probability that you will soon be a partner, and you are. What do you do? You leave there as senior vice-president? I mean, what are the steps that you took?

K: I came in as a vice-president. In a service business like that, it is pretty common to have an awful lot of officers. In a regular corporation, [like] a manufacturing company, typically you have very few officers of the company. Then, you have other people who are managers of the company and other people who are managers or supervisors or plain Joe Blows. But, in a service business where you are dealing with the public to a large extent or various facets of the public, at least in the insurance end of the business, they tend to concentrate on making people with titles that look big to the outside world so when you flash your business card, you obviously are an important person. That is the theory. So, probably one-fourth of your employees are officers of the firm. It is kind of ludicrous, but everybody is vice-president. That is what it boils down to. So, I was that kind of vice-president. Then, I was made a director within a year, director being a partner, a partner being a director and on the board, but we also, even

then, retained the title of vice-president unless we happened to be the president or chairman of the board. Then, after about five years, the board of directors, all of whom, except for the two top people, were vice-presidents, we decided [that] there ought to be some distinction between us as a group of partners and these hundreds of other characters out there who were vice-presidents, so we passed a resolution that made us all on one day senior vice-presidents. That was how you told the difference between an important and a less than important person.

P: Who was Johnson, and who was Higgins?

K: That is interesting. There was an insurance company in New York that were marine underwriters back in the 1840s. The current name of that company is Atlantic Mutual. They provided coverage for when a ship went down, for the cargo, or when a ship had severe damage from a storm, again, the ship itself or maybe the cargo was damaged. So, for the insurance coverage, you had to value the cargo. And you had different people shipping cargo, so what is the value of your cargo versus the value of the total cargo because they tended to insure the total cargo, and then, if a claim evolved from it because a ship went down, somebody had to figure out, what was this cargo owner's portion worth? Of the total amount the cargo was valued at, what does that guy get back versus what does this guy get back? That is called average adjusting. So, you had a guy whose profession was to figure out how much this batch of machinery over here was worth versus that batch of seed corn on this ship that had gone down. Well, that is what Johnson did. He was an average adjustor, and in those days, of course, not every ship made it across the Atlantic so they had quite a few shipwrecks or ship damages to contend with. He decided it would be more fun to be somebody who arranges insurance for Atlantic Mutual or, maybe, one of Atlantic Mutual's competitors at the time, which is called [an] insurance broker. So, for a certain portion of the premium, 5 percent or 10 percent, I will place this insurance with the best insurance company available; that is what I will do for you (the ship owner, or the person who is shipping the cargo). So, he split off and he became a broker instead of a so-called insurance underwriter.

P: Was that big-time?

K: No.

P: But he was important?

K: He became important. It took time for the business to grow, and he went in partnership with a guy named Jones. Jones was his junior partner.

P: So, it was Johnson and Jones.

K: Johnson and Jones, but after four or five years, apparently the partnership was not working out, so Jones left. Jones went back, I think, to Atlantic Mutual, and then Johnson discovered a guy named Higgins somewhere in the business, and he invited him as his partner.

P: So, it was an old firm by the time you became a partner.

K: Yes. Actually, I attended our 150th Anniversary celebration.

P: Is it still operating?

K: No, because in its 152nd year, it was acquired by the largest competitor in the business, Marsh & McLennan.

P: So, your job there at Johnson & Higgins, it was an international company?

K: I had some responsibilities in an international area, but it was largely domestic. It essentially was managing a group of benefit consultants, much like the benefit consultant that I was at Alexander & Alexander or Wyatt Company. I was a benefit consultant there, but in my position at Johnson & Higgins, I was managing a group of consultants, which included recruiting them and, also, trying to retain the good ones.

P: It was a successful firm, obviously.

K: Yes.

P: And you did well with them?

K: Yes.

P: Was this really the beginnings of big-time for you or just another major step in the ladder going up?

K: No. I would say the big time for me actually started at Metropolitan Life, in 1967, but this was very important, yes.

P: All right. We bring it up to 1987. Have we explained adequately your responsibilities with Johnson & Higgins?

K: Probably not. As I said, I was in charge, along with a partner, of all their benefit consulting activities, domestically and to a peripheral extent the international benefit consultant activities. In addition to that, I also had what you might call

broad corporate duties. Such elements as, for a period of time [and] as a sideline--they were supplemental to my main duty--I was the chairman of what they initially called their office affairs committee. In this committee, although it was a committee structure, basically the chairman made the decisions and did the work, and that was to make sure that the physical facilities within the New York office, the headquarters office, were taken care of properly: the telephone systems and the mail department, maybe office renovations, things like that. So, I was in charge of those kinds of things.

P: Now, all of this ends in 1987. Why?

K: Because it was time for me to retire.

P: You were sixty-one years old.

K: That was a policy of our firm, to make sure we always maintained new blood in the company. It was our philosophy, unlike law firms, for example, or accounting firms, where people in earlier periods tend to stay on forever. We felt it was important to provide opportunities for younger employees. We had this philosophy that all our partners or all our directors had to grow up within the business. They were not to be hired from the outside. That is one of the reasons why, in my case, I had to serve in a training period. In most cases people were hired by their twenties. In order to give new blood the opportunities, we passed a retirement rule which applied to all of the partners.

P: Was this in place when you came aboard, already?

K: No. It was actually initiated in 1984.

P: But you were a young sixty-one, were you not?

K: Yes, but that is beside the point.

P: And you had worked all of these years.

K: The concept was--regardless of whether you were an outstanding partner, an average partner, or a sub-average partner--that we have to worry about providing adequate incentive for the people who are going to follow us.

P: All of this is wonderful from the corporate point of view.

K: Not necessarily. I do not agree completely with the idea.

P: Sixty-one years old. You have been very active all of your life up until then. You have accumulated, as a result of your experience, this vast knowledge of the business, and now you are asked to move off?

K: Yes.

P: Were you happy?

K: Oh, I was not unhappy. That is one thing I think I can deal with, change. It does not bother me.

P: It did not make you depressed?

K: No, not at all. In fact, I soon learned to love it.

P: I know, but I am talking about your initial [reaction].

K: My initial reaction, no, I do not think I was depressed.

P: Do you have the gold watch that they gave you at your retirement?

K: They gave us a silver platter with the names of all our then partners inscribed into the platter, from Tiffany's.

P: We are now up to 1987.

K: You were asking me about some of the supplemental assignments I had at Johnson & Higgins. I mentioned at one point, the office affairs committee. We later changed the name to office administration committee. See, that sounded better than affairs. But I also had other assignments in addition to my regular duties. There were two principal areas. One was being head of the pension investment committee. The other one was the personnel and compensation committee. In the pension area, pension and profit-sharing, I would actually be involved in the selection of various money managers for our corporate pension and profit-sharing funds, which ended up amounting to, well, peanuts in terms of today's economy but at the time that I left there, the funds were worth more than \$400,000,000. We had to make sure that they were professionally invested, and we also had to supervise these managers to make sure they did not screw up too much or lose too much of our money and, hopefully, make a lot of money for us. Then, the other area, the personnel and compensation committee is where we had to determine salaries for everybody in our entire organization, and salary changes and things like that. At one point, we would pass on salaries on an individual basis, but then that got too cumbersome, so we developed some broad

rules and gave more leeway to our branch managers to broaden out their responsibilities in that area. Even then, we wanted to make sure we had reasonable consistency from one office to the other in the salary structures and how people were rewarded. We also developed, under my overall guidance, a broad-scale incentive compensation system which would be bonuses on top of salaries. Actually, I stayed a year beyond the year that I was supposed to retire under our corporate rule because we were installing a brand-new system. It was important that it be installed correctly, so I was asked to stay on another year to make sure it got operating as it was supposed to operate.

P: So, this comes to an end in 1987.

K: Right, and then I went cold-turkey out into the hard cruel world of retirement.

P: You had a professional responsibility that I wanted to ask you about that just covered a little bit. You were founding trustee of the Employment Benefit Research Institute for about nine years. One contribution was to provide significant advice to a congressional committee on the fundamental redesign of the federal civil service retirement system. This must have been an interesting service activity that you were doing.

K: Oh yes, it was interesting.

P: How did all this come about?

K: Washington has a thousand foundations or institutes or study groups. Well, this one was organized by the benefits consulting industry itself, [and] one purpose was to make sure they were provided sufficient background for various congressional people, in particular, so that when they got involved in making laws pertaining to employee benefit plans, they did not screw it up too much, and believe me Congress is very capable of screwing things up. So, we organized to be a defensive mechanism. That was the original strategy. As time went on, even in the world of Washington, we (that institute) started acquiring a reputation for putting out good sound research in this particular area, so individual congressmen started calling us up and asking for input on certain things that they were considering introducing as bills or that somebody had introduced and they wanted to have the institute's view on it. This was true of not only the pension field but also the medical field. So, today, this institute is widely called upon within the Washington professionals to provide some sort of technical and research support for them. In the course of that, one call came one day from this congressional committee. They were trying to change the civil service pension system because it was getting way too costly. It is like Social Security. They were finding their benefit promises were way above and beyond the ability to pay for

those promises, and they were seeing that this was a looming catastrophe down the road if they did not do something about it. So, they asked the institute to send some representative over there to talk to them about this overall future problem. I went over and talked to them, and we started talking about how to change the federal civil service plan for federal employees, how to change that system around so that it would not have nearly the same long-term liabilities that existed up to the point in time that they called upon us. So, I started talking to them about the concept. I did not use that language, but as we were discussing earlier, what you folks need is a 401(k) plan, not to add to a benefit program but to replace some portion of your regular pension program. Clearly speaking, they said there was no way they could force a change but that maybe they could provide some incentives for people to elect a voluntary change, and that is what evolved. So, they ended up making a change which was voluntary for people then covered by the civil service program, but it is mandatory for new employees so, eventually, the problem gets solved. Unfortunately, it takes a long time.

P: Are you presently involved in any of these professional organizations?

K: I occasionally attend some of the meetings and provide minimal input, but I frankly admit that the field has evolved so rapidly since I retired that my input is too old-fashioned.

P: Do you serve on any corporate boards?

K: No.

P: So, when you retired in 1987, you retired.

K: Yes. The only thing I did of a continuing nature was a commission appointment by President [George Herbert Walker] Bush [41st U. S. president, 1989-1993] to provide input to the Pension Benefit Guaranty Corporation, which is a government entity that picks up the slack when corporations with pension plans go belly-up and they do not have enough money in their pension plans to cover the promises they had made.

P: Ken, what have we not said that should be said dealing with your professional life? Have we left anything out?

K: No, I think it has been pretty well covered.

P: Let us talk about your personal life now, at least get some of that on there. Tell me about your first marriage, the name of your wife and the date.

K: The name of my wife was an unusual name, Panet.

P: One of your daughters is named Panet, is she not?

K: Yes, but she does not go by the name. She goes by Katie.

P: That is what I thought and I said, this sounds like something from India or something.

K: It is actually of French origin.

P: So, your first wife's name was Panet. What was her last name?

K: Hastings, as in the Battle of Hastings.

P: When were you married?

K: 1951.

P: And you were separated and divorced?

K: We were separated in 1964, divorced in 1968.

P: Give me the information about Janet. What is her full name?

K: Janet Corbett.

P: What is her birthday?

K: December 8, 1938. We are both Sagittarius.

P: You are both December babies. Where was she born?

K: Los Angeles, California.

P: What is her college experience?

K: She went one year to Brigham Young [University].

P: When were you married?

K: September 7, 1968.

P: Okay. Now, I would like you to name your children, full names, and their birth dates.

K: John Marshall, named after the great chief justice (Keene, obviously).

P: Born when?

K: December 25, 1954.

P: So, he is a product of your first marriage.

K: Yes. Then, I have twins, Panet Katherine, who is now Olson but her name then was Keene. She had been married, but she is divorced now.

P: Does she go back to the Keene now?

K: No. She is still Olson. That was October 7, 1957.

P: Her twin is...?

K: James Lawrence [named after the] famous sea captain. And that was also October 7, 1957. Then, Thomas Jackson.

P: All of these are [children of the] first marriage?

K: Yes. Thomas Jackson Keene, and that was July 25, 1959. Then, a boy with Janet.

P: Janet's son. So, she was married and had a son.

K: With me.

P: I thought maybe this was a previous marriage for her.

K: No. This was Jeffrey.

P: Was this the child you lost?

K: Yes, Jeffrey Robert.

P: What was his birthday?

K: February 12, 1969.

P: What is his death date?

K: February 13, 1989.

P: Let's talk about the post-retirement Ken Keene. Do you leave New York?

K: No, we basically stayed in Manhattan.

P: By the way, how did you meet Janet?

K: I met her on an airplane in Tulsa, Oklahoma. She was working the flight as a flight attendant, and I had come off of a very busy but successful business trip and I was relaxing. In those days, they had lounges in airplanes, so I was relaxing in the lounge and she came walking by. I engaged her in conversation, and then we carried it on a little later.

P: So you have a place in New York.

K: Yes, and we basically stayed there for a couple of years, but we also had this little lake house up in Connecticut.

P: Where in Connecticut?

K: Brookfield, where we now live.

P: Where is that near?

K: Near Danbury. Danbury is about 50 miles northwest of New Haven, probably west northwest of New Haven.

P: Do you travel much?

K: Yes, a fair amount.

P: Like what?

K: In recent years, we have come down to Florida a lot, but I would say six or eight times a year.

P: You have seen all parts of the world.

K: No. That is not for lack of inquiry into the rest of the world, but we just have not done it. We have traveled fairly extensively in Europe, Canada, Mexico.

P: What are you looking for when you travel?

K: Usually museums and the tourist kinds of things.

P: Just the usual tourist curiosity.

K: Good restaurants. In a place like Paris, maybe the architecture. The old style, the old charm of a place like that. Places that are different from what you would encounter in most places in this country.

P: Do you do any cruising?

K: No. I hate the thought of cruising. I do not cotton to the idea of being confined on a ship.

P: You want to get some place that you can walk or ride or do things at your own pace.

K: Yes. Plus, you are captive of the chef. Suppose you have a bad chef, and you are on a two-week cruise.

P: Have you been to Asia? Have you been to China?

K: No. We have not had a great desire to do that. Obviously, we have the means to do it, but we have not had a great desire. Every once in awhile, we talk about going in that direction, but we have not done it.

P: Are you planning a trip soon anywhere?

K: We are talking about going to Hawaii, but that is no big deal. We have been there a number of times.

P: What do you do in your spare time? Do you read?

K: I read some, although it is mostly current events.

P: Newspapers.

K: Yes. My principal activity in my spare time seems to be shooting hoops.

P: For the tape, what is this shooting hoops business? Basketball, obviously.

K: I go to the basketball court and try to put this, roughly, nine-inch diameter ball, toss it up and throw it through a little 18 inch ring that has a net attached on the bottom side of it. The best thing is to have it go through where it does not hit the iron portion of the rim. That is the best way to do it.

P: And you do it with either hand?

K: Yes.

P: Have you perfected this?

K: Yes. Since I have retired, I have perfected this.

P: Could they have used you last night?

K: They sure could have.

P: Last night, by the way, was the Tennessee and Florida game in the O'Connell Center.

K: Now, the one fellow who did the lay-up, the free throw and, after two tries, the college three-point shot successfully—so he got the prize for the evening—under the particular conditions that he did that, where he has got this huge crowd around there, I doubt that I would have performed that well. But, if I had a small crowd watching, I usually could have matched that.

P: They did not know that you were in the audience, ready and available. You could have been suited up immediately.

K: I sure would have beaten the pants off that second group that got out with those two guys, one at each end. They were horrible.

P: Are you a sportsman? Do you play golf?

K: No. I never could divert myself from doing either a slice or a hook.

P: What about fishing, sailing?

K: Fishing, to me, you have to wait too long to get any activity.

P: You are an impatient man.

K: Boating, I go for powerboats, not sailboats.

P: Do you have one?

K: Yes, I have a powerboat.

P: And you are out there zooming along in the sound.

K: I try. I am also into fast cars.

P: I wondered about the cars business. It is fast cars, not antique cars at all?

K: No, not at all. We happen to have a restored 1973 Porsche 914. The reason it is restored, actually, is it belonged to our son. It was a pile of junk when he was killed in his accident. He was not in that car when he was killed.

P: This is Jeffrey's death.

K: Yes. Sort of as a memorial to him, we restored this car at four times its original price, and we keep that in the garage.

P: I forgot to ask you, do you have grandchildren?

K: Yes.

P: How many?

K: Five.

P: Where are your grown children today?

K: John is in Newington, Connecticut.

P: So, he is near you.

K: Yes. It is not very far away. It is part of Hartford. Kate is in Clifton Park, New York, which is slightly north of Albany. James, or Jim, is in Oakland, California. Tom is in Avon, Connecticut.

P: So, you have some of them close by. Grandchildren close by?

K: Yes. Three of my grandchildren are in Bloomfield, Connecticut.

P: Are you a close family?

- K: In that respect, yes. With the grandchildren, yes.
- P: Ken, did you grow up as a religious man? Are you a religious man today?
- K: No.
- P: You are not a church man?
- K: No.
- P: Did you grow up in that kind of a household? Your parents, you mother?
- K: Well, being raised primarily in the South, we were either Methodist or Baptist. We attended pretty regularly, but somehow I got out of the habit.
- P: But religion does not play a major role in what you do or what you think or your philosophy of life or anything.
- K: That is correct. It does not.
- P: Let's get back to the cars and the other things that are kind of exciting. Do you have race cars?
- K: They are not race cars, per se, but I have two Porsches, in addition to that restored Porsche.
- P: Well, that is just a memorial _____. Do you actually drive around in that sometimes?
- K: Occasionally, just to keep it up. Even though it is restored mechanically, I think the mechanic did not do that great a job. It is a little iffy if you expect to get back from a trip.
- P: You are not going to drive it to Florida.
- K: Right. But the other two, I easily can drive to Florida.
- P: You are a fast driver.
- K: I am not that fast. I am a safe driver. I have never had an accident of any consequence.
- P: And you do not get many tickets.

K: Not too often, but that is because I am fairly alert for those kinds of people out there, those bad people.

P: You keep an eye out on things.

K: Yes, although coming down to Florida a few years ago, a cop stopped me on the New Jersey Turnpike and said, you know, you were going pretty fast there. I said, oh? What are you talking about? He said, yes, you were doing seventy-one here in a fifty-five mile zone. This was around Thanksgiving time. He said, where are you going? I said, I am going to Florida. What are you going there for? I am going to see a football game. This is the day before Thanksgiving. He said, are they playing today? He was nice, though. He cut about ten miles off the report.

P: So the fine was not quite as bad.

K: Yes, the fine was a lot lower. But, I tend to drive a little faster than the average.

P: But not too fast.

K: No.

P: And since you have not had any accidents, you feel everything is safe.

K: So far.

P: Not too many tickets. A few but not too many.

K: Right.

P: Now, I want to get back to your reading. You said you keep up with current events, reading newspapers and so on. Are you a book reader?

K: To a limited extent, yes, but it is pretty limited. That is not because I am not interested, but I am more interested in getting my exercise.

P: Do you do a lot of exercising?

K: Yes, about three or four hours a day.

P: You have a machine and all?

K: No, not that kind of exercising. It is primarily shooting these hoops, meaning I will walk around the court a lot. Or, if not doing that, I will go out and walk fairly fast, wherever I am walking to.

P: You do not mow the grass?

K: I do not do that, no.

P: You are too busy throwing the hoops.

K: That is right. Also, in the evening, unfortunately, if it is sports season, I end up watching some stupid football or basketball game on the TV.

P: Are you a TV-watcher, other than sports?

K: Yes, there are some programs that I tend to watch, so by the time you do all that, it sort of limits the amount of time.

P: How did you get involved in this philanthropy in the University of Florida?

K: That was almost by accident. At Johnson & Higgins, they had this program where they encouraged charity for educational institutions. The way they encouraged it originally is that if you contribute \$500 to an institution, or as much as \$500, they would match it to that institution two for one. So, basically, for \$500, you could make a \$1,500 donation to a school, and the \$500, if you are in the top tax bracket, only cost you \$300 or \$250 or whatever it was. So, from a mathematicians' point of view, that was a pretty good deal. So I started doing that, and I picked Florida as one of the institutions.

P: You had not any real ties to this school, though, since you left?

K: I had no ties.

P: Had you ever been back?

K: The only time I had was when Hazen Nutter still lived here. I would get a Christmas card from him, and it always went, "I'm okay. How are you?" signed Hazen. And I would send back a card, "I am, too." I would put a little bit more into it, but tell him. I am in good shape, and I am glad to hear that you are in good shape.

P: But you did not come back to Gainesville.

K: No, but occasionally, I came back to Florida. Rarely, I would come back. I was driving, maybe, and I would come back and make a point of driving by way of Gainesville, primarily to visit with him. But while I was here, I would drive around the campus to see what changes had taken place. As I told you before, I only remembered one professor, so there was nobody to look up.

P: You do not remember Dr. Franklin Kokomoor, then?

K: Oh yes, now that you mention it. Sure.

P: His family lives here. We have him on tape, too.

K: Yes. He was a legend, as far as I was concerned.

P: He wrote the textbook.

K: Yes, right. But, basically, I had no ties other than this occasional, almost accidental visit with Hazen. As I said, I started this giving, and then the Foundation or the University—I do not know which—had a representative who was almost like Paul Robell but on a much more modest scale.

P: But all the more persuasive.

K: No. He was not all that persuasive. This guy was very low-key. He would be in the New York area, so he would call me up in advance and want to have lunch with me, just talk to me. The way he got my name was from were receiving a few bucks from me every year. But, one year he came and asked if I would be willing to appear in a liberal arts and sciences brochure that they wanted produced which was intended to raise the image of arts and science. I think, bottom line, it was a new way to raise some funds. I was amazed that they would want me because, in the first place, there are an awful lot of people in Florida itself that had become very successful. They would want to use them for this brochure; why would they want me in this brochure? Then, I began to perceive in the context at the time that this \$1,500 I was giving was almost a big number for them, which kind of amazed me. Well, I agreed to be in this brochure. The brochure came out, and they asked for you to make some sort of statement, why liberal arts and sciences was so important to you.

P: The impact it has made on your life.

K: Right. They prepared the statement for you and sent it to you for approval. Well, I looked at this thing and I said, this is not really me talking. So, I made my own statement and sent it back and, in due course, they printed it in the brochure,

along with four other people. I think I was right next to then Governor [Robert] Graham [Florida governor, 1979-1987]. I thought, this is pretty good. This brochure come out, and it has my picture in it. I am sitting right next to the governor, plus three other guys. The other three were in Florida, in Florida business. So, that got me thinking a little bit more about liberal arts, in particular. I think we were down here one time, maybe the first time, and met Will [Harrison, Dean of the College of Liberal Arts and Sciences]. We had a low-key meeting, and I just got more and more interested and decided that the university needed a bigger contribution from me. Will had an interesting approach there. He had this thing in his mind about, we have to do something about that reading laboratory, or whatever it was. He took us over there to say, look, here is an example; wouldn't it be nice if somebody provided some funding for this? He was not trying to be personal at the time. I mean, that was his approach. But, he takes us into this place and it is a mess, a real mess. Then, he points out that back there, up there, he understands there was a very small balcony, and wouldn't it be nice if a string quartet or something were to play for this assembled group in this nice setting.

P: Which, of course, is why they built it in the first place.

K: Yes, but he thought that there was only this narrow section upstairs that was this balcony, and I think that was the case. Fortunately, when they got into their renovation, they discovered that they could make the whole thing a balcony. They had to change some of the mechanical stuff around, but that is what they came up with. So, that was his vision, and he was trying to impress that vision on us. We bought the line.

P: It is magnificent, though. It is really a beautiful room.

K: Right. Well, what made it more intriguing for us was that I wanted to correct the conditions they had there, or help to correct the conditions they had, in this reading laboratory.

P: Language lab, or whatever it is called.

K: Yes. I did not think that was a very good use for it, and it obviously was an old-fashioned use for it. Now, Janet does house renovations, so she looked at the whole project from the standpoint that she could get her hands around the interior design.

P: [She has been on] campus, has she not?

K: Yes, the interior design elements to it.

- P: I hope she persuades you to leave Connecticut and move to Gainesville.
- K: Well, that is not going to happen. We have talked about that but have not acted on it.
- P: I am sure you are pleased with the plans for Flint and Anderson, are you not?
- K: Yes. Janet is not completely pleased with Flint because she thinks the addition there is going to be an abomination, but I am sure that feeling will pass with time, or as we suggested to her, with the growing of trees around it.
- P: Have you been politically motivated over the years, Ken?
- K: No. I like politics in the sense of following politics.
- P: You are a spectator, then.
- K: Yes, very much. I am a strong spectator. I have strong views in the political area.
- P: Good or bad? Or everything?
- K: Everything.
- P: The world is going to hell?
- K: I am a pessimist in that sense, yes.
- P: Are you a conservative, a liberal, or in-between?
- K: I am a conservative. I am not a conservative on social [issues]. That is a popular thing to say these days. I am liberal on social and conservative on fiscal. I am not a conservative on social at all, but on fiscal issues, yes, I am.
- P: But you have never given any thought to running for a political office, even on the local level in your community?
- K: No.
- P: That really was the question I was getting ready to ask you, if you were on committees and betterment of the community, save the environment?
- K: No.

P: None of that. You just watch it, hope that your candidate will win, and sometimes send them a check.

K: Right.

P: Ken, in closing off, what is your philosophy of life?

K: I think my philosophy of life, if I have a philosophy of life, is to make my environment better, as much better as I can, compared to the environment that I have encountered in the past and as it has evolved over a period of time. By the environment, I mean in dealings with other people, if I can be of any help to make them better.

P: But you are not talking about pollution and that kind of environment business.

K: Not that kind of environment.

P: People-people relationships.

K: People-people relationships, to make people better than they are, if possible, or to put them in a position where they can improve themselves. It is sort of a feel-good kind of philosophy where I would like to have others feel good. If I can help, then so be it.

P: Did I gather from what you were saying before that as you look around this country, this world, you are pessimistic about the future?

K: That could be overstating it. I am not pessimistic. I should correct that. I am reasonably optimistic, but I am less optimistic that it is going to be as good as it should be. In other words, we are going to improve our position over time—in that sense, I am optimistic—but we are going to improve it at a slower rate rather than going at a faster scale.

P: Are you satisfied with the kind of world you are going to leave for your grandchildren?

K: Yes, pretty much so.

P: The 20th Century made great strides in all of science.

K: But it will continue to make great strides, and that is my point. It will make great strides, but I feel that it could make even greater strides than what is going to

actually happen. I guess that is where you have your expectations exceed the ability to produce.

P: Ken, what else should we put on the tape?

K: One quick bit of fact which you would have missed in your biography here, and that is that two of my brothers were also UF graduates.

P: I did not know that. So, you are a Gator family in a way.

K: In a way, yes. Even though I was the youngest, they came after me at the university.

P: What did they study? First of all, tell me the names of each of them.

K: Leland was the oldest one who came here. He focused on liberal arts and sciences. I am not sure if his major was history. In fact, he turned out to be a high school teacher in South Florida.

P: When was he here?

K: We were here at the same time, but I started out after the war as a senior and he started out as a freshman. So, he was [here] in 1946 to four years later, I guess. 1950.

P: He is deceased, or is he still living?

K: No. He is deceased.

P: He has a family?

K: Yes.

P: Maybe his kids came to the university?

K: They did.

P: And your other brother? What was his name?

K: Carl.

P: And when was he here?

- K: I think he missed a year, so he probably came here in 1947.
- P: What is his business today?
- K: He died recently.
- P: Are his kids graduates?
- K: He did not have any kids.
- P: Well, it sounds to me like you all did pretty well at the University of Florida.
- K: Yes.
- P: I am pleased you mentioned that. I think that is an important thing to let us know that you are not the only Gator. You did not come back for the Grand Guard, did you?
- K: No.
- P: You might have seen some people you know.
- K: Memories fade very quickly.
- P: Not necessarily. Did you remember more today than you thought you would?
- K: Yes, that is true. You did bring out some points.
- P: What else can we put on here that we have forgotten or overlooked? Of course, you will have time to add to this when you read the manuscript.
- K: Yes. I think it has been pretty well covered.
- P: Well, I really have enjoyed this. I hope you have enjoyed it as much as I have.
- K: Yes, it has been an interesting afternoon.