

PHILOSOPHY

FRIENDSHIP

Have no friends not equal to yourself.

— CONFUCIUS

FRRIENDSHIP IS A LESSER VERSION OF LOVE. It's something you shouldn't take for granted. Friendship has degrees too. There are acquaintances, but are they friends? No. There is family, but are they friends? Ideally, but not necessarily. There are people we have known for most of our lives, but are they friends? Perhaps, but that may be because there is a historical connection. Long-term friendship makes a person forgiving of people because having known them seemingly forever, they are almost like family. Family, friends, and acquaintances are all interrelated.

I don't think a person needs too many friends. Most important, you should be your own friend.

Your spouse should definitely be your friend; Daphna is mine. Your children should be, too, when they reach a point when they *want* you as a friend. My children are my good friends because we no longer talk to one another as parent to child. We talk like buddies, and I like that.

GERALD B. CRAMER

LOVE

Love Is a Many Splendored Thing

— SAMMY FAIN AND PAUL FRANCIS WEBSTER

LOVE IS PROBABLY ONE of humans' most complex emotions. As a child, a person is a receiver of love from the nurturing of his parents. I don't recall receiving much of that love as a youngster, and because of that, it was hard for me as I got older to use the word "love." Even today, I rarely use it in talking to somebody one on one. To say "I love you" means "I give myself to you." It means giving up one's own sovereignty to someone else. When I was a young man, even my late twenties, I never told the women in my life that I loved them. I figured that it meant I had to give myself to them, and that was something I could not do. The words simply would not come out of my mouth. But, later, when I learned how to say, legitimately, "I give myself to you, I love you," it was one of the most satisfying experiences ever. It's better to give than to receive. Of course, it's good to receive love, but it's *greater* to give it.

FAMILY

*Happiness is having a large, loving, caring,
close-knit family in another city.*

— GEORGE BURNS

LIFE AFTER DEATH, I believe, consists of a person's family: children — and hopefully I'll know them all my life. Grandchildren — and hopefully I'll know them much of my life. Great-grandchildren — and hopefully I'll be lucky enough to know them a bit; great-great-grandchildren and so on. This is continuity.

Nothing is more exciting to me than to think of Cramer progeny, whatever their last names, however far away they live, and whatever

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their religions may be, having this commonality. I have passed along not only my DNA but also my persona. There is a continuum, and I find that thrilling and rewarding.

In 2003, we had a family reunion in Montego Bay, Jamaica. It was the first time I saw all eleven grandchildren — median age about four years old — together. In addition to Daphna and me, our six children and their children, Daphna's kid brother, Elan Neuwirth, and his two children joined us.

Watching the grandchildren get to know each other and interact for the first time was a delight. Once I watched a group of four-year-olds playing together; two of them, Ran from Israel and Jake from California, got along especially well. They were jabbering away, one in Hebrew and the other in Southern California English. They didn't understand each other's words, and yet they did understand each other in another sense.

On the second day of the reunion, Jake looked a little quizzical and realized, maybe for the first time, that Ran wasn't understanding his English. So he shifted to Spanish, picked up from his Mexican-American baby sitters. He figured *Como esta?* might work better than "How are you?"

It was a good try, not successful, but a good try.

MONEY

Happiness is not in the mere possession of money, it lies in the joy of achievement, in the thrill of creative effort.

— FRANKLIN D. ROOSEVELT

It's important to educate children about money. I've seen many people who never knew they had some money until the lawyer read them the will mentioning their inheritance. They were shocked. These are people who had lived modestly and then all of a sudden found that they were rich.

When my children were growing up, there was no free lunch. If

they wanted something big, like a bike, they had to earn it. I would ask them to put up half, and I would put up half. They had to work to earn the money.

Over many years, I annually gifted my children modest amounts of monies that I then invested for them. Today my children are wealthy. Under the rules of these trusts that were set up when they were young, the children were privy to their monies as they grew older. They had the right to invade their portfolios as they wished. At age twenty-eight, they could cash in one-third of their principal, with the remaining two-thirds becoming available at age thirty-three.

My rationale was that if children mismanaged part of their money at twenty-eight, the experience would make them wiser at thirty-three.

It pleases me greatly that my children understood this, and better than that, when each turned twenty-eight or thirty-three, not one asked for the capital. They just kept it in their portfolios. They have used their portfolios, in many ways, as a means of competing. My son Tom told me that. He said, "Dad, every time I get a statement from you, it makes me work harder and smarter so I can compete against what you made for me. I want to do better. You're my opponent in this financial match."

Over the past five years I have been educating Roy and Shelly the same way as my other children. All of my six children are productive. They all work. None sit around and do nothing, and I hope that they pass this work ethic and approach to life on to their children and that their children will pass it along to theirs.

MATERIAL GOODS

Nothing succeeds like excess.

— OSCAR WILDE

AMERICA IS A CONSUMER SOCIETY. First we use our monies to buy the necessities. (Is a multimillion-dollar house or a Bentley car a

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necessity?) Then we buy just for the sake of it. But after a while how much caviar can we eat? How many pairs of designer shoes can we wear? Material things should be looked at more ethereally.

As I was composing this memoir, I sometimes looked at the carpet and I saw its weave. I noted the architectural interplay in a simple carpet, the artistry, the symmetry of the weaver's vision, the beauty of it. Is that materialistic?

At other times, I looked at a particular piece of art, at the mystical aspects of it. The artist is an American Indian, Randy Lee White, who uses all these symbols that have religious connotations. It has a life and death connotation, but it speaks to me, and even now as I am writing, I feel that piece of art. Is that materialism?

Materialism is ownership of property. It's ownership of a bank account. It's ownership of a stock portfolio. In its extreme, it's being a miser like my brother.

Isn't it frivolous to have fancy labels on the back or the front of your shirt? You pay somebody for having an advertisement on your shirt. I think that is one of the dumbest things in the world.

I hope I don't sound arrogant when I say I think material things are unimportant. A thing is all it is. You don't have to live or die for that little piece of material. I probably learned this lesson when I got divorced. I had a 200-year-old Dutch farmhouse in Franklin Lakes, a house I was emotionally in love with. Remember love is "I give to thee"? Well, I gave my soul to that house. I was so sad when I gave up that house in the divorce, because it was spiritually part of me. But I created a new house. I recreated all the great wines I had in the old house, and any car I had. I had an antique car; I got a NEW antique car.

There is nothing material that cannot be replaced as long as you have the basics in life: health, heart (emotion and feelings), and the physical self. It's amazing how lucky you get when you work hard and are smart.

GERALD B. CRAMER

RELIGION

*Heaven and Hell are the same. All eating utensils are five feet long.
The difference is that in Heaven you use utensils to feed each other;
in Hell you starve.*

— ANONYMOUS

AMONG THE REASONS I'm recording my history is that I want to pass along a moral, philosophical, and religious legacy to my children and grandchildren. I believe Heaven and Hell is how we live our lives. Many people go through life living Hell. Many others go through life as if it were Heaven. There is no such thing as the one or the other. There are times when you are down; there are times when you are up.

I'm an agnostic and doubtful about whether there is life after death. I could be wrong; that's why I'm not an atheist. Rather, I'm a hopeful agnostic.

If you can feel the joy while you are alive, I cannot think of anything better. Isn't it wonderful to go outdoors and look at a beautiful tree? A sunset. A flower. A small animal. This, to me, is joy. This is God.

All of my four biological children married outside their original Jewish faith. Two spouses are Roman Catholic; one is Greek Reformed; and the fourth is Protestant. All respect one another's beliefs.

All the major religions believe in one God.

We all have one God, but there are different ways of interpreting that God. Religion is fine, I think, if you view it pragmatically and don't become too immersed in the details. When you think about it, what has done more harm to civilization historically than religion? In recent times, Yugoslavia was torn apart among Catholics, Muslims, and Eastern Orthodox Christians. When the British left India in the late 1940s, millions of people died in the conflict between Hindus and Muslims. In Northern Ireland, the strife between Catholics and Protestants seems unending. Jews and their problems with Arab neighbors had been going on well before the birth of modern Israel. How-

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ever, it's amazing and wonderful that in the United States there is relative calm among religions.

I believe we are noble savages. We "savages," like less-developed animal species, have the same requirements of eating, drinking, and reproducing. What makes us noble is our respect for fellow human beings.

CURIOSITY

Human wants and needs are infinite. The only factor that can limit this progress is a lack of imagination.

— JOYCE KILMER

I BELIEVE IN GOING DOWN THE ROAD less traveled. Why do what everyone else does? I remember learning in a psychology class that humans have four or five basic needs. In addition to the obvious physical requirements, we have what is called "mastery" or a dominance requirement; we have an emotional need; and we have another need that is kind of out on a limb. It's called "exploratory," a synonym for curiosity. I'm an explorer. I always like to do something new. I don't even like to drive my car down the same road all the time; I'll take a side route sometimes. You never know what may happen. You see a different landscape, a different vista, an attractive house. Frequently, I get lost, but it's worth it. Curiosity is intellectually, emotionally, and spiritually satisfying. It can also lead to success, because no one can keep to the humdrum repetitions of life and be successful. Human wants and needs are infinite. The only factor that can limit this progress is lack of imagination. A person must find something new to get a spark and get the juices flowing. That's curiosity.

GERALD B. CRAMER

A DESIGN FOR LIVING

We make a living by what we get; we make a life by what we give.

— SIR WINSTON CHURCHILL

THE PURPOSE OF THIS VOLUME is to let my great-grandchildren know about me, and what I hope they will remember.

I think every person should spend some time in public service when he or she reaches a certain age, twenty-two or so, when schooling is over. I touched upon this before, but I want to emphasize it. Mormons require this of their devout; the church sends its young people out into the world.

Of course, these young Mormons are trying to convert others to their faith, but religion plays no part in my scheme. I think that people should go into the Peace Corps or work in some other form of public service, work with the poor in various parts of the world.

There is nothing wrong with military service. In fact, military service was a defining period of my life. I matured in the Navy and acquired an understanding of how the world works. Daphna served her country not only as a spokeswoman and Israel bond saleswoman in America but also as an Air Force soldier.

I'm also a great believer in the work ethic. I hope my heirs have enough FU money and yet retain that work ethic. My children have it, and they know they have money. The work ethic means that you want to go to work because you are passionate about it.

Work does not mean just earning money. It could be working for a charity; it could be working as a scientist or a teacher. Working means being active, using one's intelligence and energy during waking hours and doing something one loves. Work is not sitting around on the beach or surfing the Internet or watching the latest soap opera on cable television or reading trashy novels.

In short, make your time worthwhile. Love what you do, and do what you love.

Be comfortable with yourself, and respect everyone else. In this, Daphna is my role model. She is self-confident and likes herself, but

she isn't narcissistic. She does not *love* herself; she is not "into herself." This kind of self-confidence is what I want for my descendants. Don't say things like "I have the nicest car on the block" or "I have the prettiest blond hair in the neighborhood." You can respect people taller than you, shorter than you, poorer than you, of a different race than you. If you respect your fellow men and women, they will respect you in turn and you will respect yourself.

Work with young people when you get older. Even if you ache a bit here and there, or are tired from life's burdens, try to pass on your knowledge and experience to younger people, to people less fortunate. Mentor them.

Have a sense of ethics. Humans are inherently unethical. They will take shortcuts when possible. There is nothing wrong, of course, with being clever and wise. You should use your intelligence to comprehend complexities that some other people cannot. But never cross the line and be unethical. It's like the difference between pornography and R-rated movies. Stop at R; it's good enough. There's no need to go to X. You will always know the difference.

Be close to your family. I may be more sensitive to that because I was the youngest of my litter. My parents were like grandparents, and my brother and sister were much older than I. As a child, I did not have a nurturing family, and because of that I really respect the relationships the Cramer siblings have with each other. I saw how Lauren, Kimmie, Tom, and Doug bonded after Bobbie and I divorced. They drew closer, I think, because their parents weren't on a pedestal anymore. I'd like to see the cousins and second-cousins bond. We share the same blood, the same ancestors.

Make sure that you see each other frequently and that you respect one another. I have rediscovered my only living cousin, Larry Cramer, and I talk with him regularly. We play bridge together on the Internet, and I feel closer to him most likely because his name is Cramer.

Finally, I want to give you my mantra on life. It's something I have spoken of to my children many times, but I want to make sure my grandchildren and my great-grandchildren and their children understand it.

I call it the holy triangle. It's not the Holy Trinity. There are three parts of humanness: intelligence, emotion, and body. Make sure all three are in balance. Don't rely on the brain to the detriment of the heart or the body. Being smart or clever by itself is not good enough. Too much emotion can lead to a lack of discipline, and the brain will not function properly. Too much emphasis on the body can lead to becoming simply a jock, thinking primarily about working out or winning a game of tennis. Sports are games; they are not the single most important thing in the world. Sports are enjoyable, and they should be part of everyone's life throughout life — but not excessively and not overly competitive. Yet you still want to win.

Keep these three things in balance. If you do, I predict you will make your great-great-great-grandfather very happy, where he is, in the wine cellar of the sky.

DEMOCRACY AND PUBLIC SERVICE

If liberty and equality, as is thought by some, are chiefly to be found in democracy, they will be best attained when all persons alike share in government to the utmost.

— ARISTOTLE

WE LIVE IN A DEMOCRACY. Democracy sounds like a great way to govern — and it is. It's also a government that makes many mistakes. Democracy is in fact a terrible form of government, but it's better than anything else.

I've been disappointed in my life in politics. As I grew up and became successful, I thought I owed something to my country. As a citizen, I wanted to be active in the government.

Many times in my early life I offered my services to government, and I was turned down. Once, after I left Oppenheimer, I offered to be a \$1-a-year man for the State of New Jersey as the state director of gambling. I knew the head of the State Senate; I knew the head of the State Assembly; I even knew the governor. I told everyone of my

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wishes, and I had the credentials to do the job too. Because I wasn't a party hack, however, I was turned down.

Today, if I wanted a job in government, like senator, and if I was prepared to spend \$50 million on the campaign, I would probably win. But back then I thought they would select me on my merits; the system was, after all, a democracy. So I've been disappointed.

We must give back to society. If an individual has done a good job in society, it is because the environment has been good. Therefore, he must give something back. As Americans, we have to emphasize this. It's vital that young people understand the importance of growing up and giving back to the society that helped us so much.

Here's my mission statement for future generations: Our best and brightest should work for the public good.

Why don't Americans have leaders of higher quality, leaders who are not merely the relatives of former presidents — a version of the divine right of kings? It distresses me that our democracy does not attract our best people. We need these better people to serve in our government in some way. How can this be accomplished? A book could be written on this subject.

PHILANTHROPY

In charity there is no excess

— SIR FRANCIS BACON

GIVING MY MONEY AND TIME AWAY for philanthropic purposes is the most important thing I do today. The evolution of making money is we first make it, then we keep it, and then we give it away. To become a member of the board of Syracuse University, a person must have the 3 Ws: work, wisdom, and wealth. The important aspect of all this is that a person should not just write checks to his favorite charity but emphasize his commitment to working with the charity — sweat equity along with capital equity.

Readers, I would like you to be as creative and entrepreneurial in

your charitable activities as you are in your professional activities. I've emphasized education as one of my major missions.

At Syracuse, I created a joint venture with a division of the Maxwell School, its National Security and Counterterrorism group, and the foremost counterterrorism educational program in the world, the Institute for Counterterrorism chaired by Doctor Boaz Ganor, which is part of the Interdisciplinary College in Herzliyya, Israel. They will exchange student scholars and have seminars in the United States with retired Mossad experts along with key Syracuse professors jointly reviewing case studies on terrorism, hopefully with innovative resolutions. I funded both their programs with a significant gift and have been instrumental in raising additional monies to maintain excellence in the programs.

Another recent philanthropic experience is working with a friend of Roy Raskin, Ami Ankilewitz. Ami has S.M.A., or spinal muscular atrophy. He's thirty-seven years old and weighs thirty-nine pounds. Outside of a brilliant brain, the only part of Ami's body that functions is one finger on his left hand. He is a computer graphic artist and was featured in a movie, *39 Pounds of Love*, which was a candidate for the Academy Award for Best Documentary. Roy and I established a foundation called Ami's Angels where Ami will be a consultant to the largest rehab hospital in Israel, Sheba, to create tools to help others afflicted with S.M.A.

I am pleased that my children are committed to philanthropic works. They created a scholarship in honor of their grandfather Jack (Poppi) Browne, a former coach, at New Utrecht High School in Brooklyn, New York. Lauren is on many boards related to the arts, Tom is active in the Juvenile Diabetes Foundation, and Doug is active with the March of Dimes.

My legacy is the Daphna and Gerald B. Cramer Family Foundation, which will be the family vehicle for entrepreneurial creative venture philanthropy. Daphna will eventually be the chairwoman and all six children will be directors. In addition, we will have two or three outside directors with proper professional credentials. It is my wish that this family foundation be the catalyst for our family to continue working as a unit in their respect for philanthropic activism.

BULLISH ON LIFE

THE END OF LIFE

He who lives well, lives long.

— ANONYMOUS

I'M SEVENTY-SEVEN YEARS OLD, and I know I'm going to die. Death doesn't frighten me. Not that I'm looking forward to it, but it doesn't frighten me because I live each day to the fullest. Every day of life is a special day, and when you're dead, you're dead. My future life is through my children and the people I have touched, and those who will remember me.

I have a living will. I hope all my readers do too. If I have a disease that has progressed to the point of it being nearly impossible for me to regain anything resembling a normal lifestyle, then my life should be ended.

I'm happy with both my present life as well as my past. I can't do anything about the fact that I will die, but I live each day as though I were immortal. I still want to learn something new, study a new subject, or read history. I still try to think about what dynamic business idea I can come up with that may hit pay dirt in the long term, though the long term is no longer twenty years but about ten. I plan to stay on this path until I say good-bye to this world.

I haven't thought too much about how I want to spend my final years. I know that when I feel pain, I don't want to share it; I'll keep it to myself. I'm shy about expressing my problems.

After my heart attack, I was in Montefiore Hospital. I used to joke that I went to Montefiore because it was in the Bronx and that as result no one would come to visit. Had I been in Mount Sinai or Columbia Presbyterian in Manhattan, I would have been inundated with visitors.

There is something about wanting privacy when you're not feeling well. So, I imagine that as I approach the end of life, I will reflect upon it within myself. I don't want to share dying, even with my family. As much as I love my family and as much as I would want them at my bedside, I don't want to embarrass them. I don't want them to watch me die. Then again, maybe I'll change my mind when the time comes.

GERALD B. CRAMER

In my last moment of awareness, I will think of my many children and grandchildren. They may notice a hint of a smile. Bolstered by my spirit — *elan vital* — my philosophy of living — “my heirs, carry on, carry on.”

You, too, will be BULLISH ON LIFE.