

ROBERT
KLINGER

VOLUME 5

JOE HOLLIER

**DANIEL
SEONG**

BOB MACKOUL

**BRADLEY
FLOWERS**

**JEFF &
UNA ROY**

SUSAN SHAW

RYAN HANLEY

NEVER-BEFORE SEEN

EXCLUSIVE INTERVIEWS

WITH BOB MACKOUL, JEFF ROY,
ROBERT KLINGER, AND SUSAN SHAW

FRANK SENTNER

THE GOOD, THE BAD, AND THE INSURANCE AGENT

BY RYAN HANLEY

FRANK SENTNER
THE MAN, THE MYTH, THE LEGEND
A TRIBUTE TO AN INDUSTRY LEADER



HOW DOES YOUR
AGENCY RANK?
FIND OUT ON P. 50

Getting to Know Bob Mackoul



JUST A
BROOKLYN KID
 WHO MADE GOOD

I LOOKED UP HUMILITY AND FOUND A LEGEND

WRITTEN BY PARADISO PRESENTS

“He gives the kudos to everyone else, and won’t take them himself. He’s a mentor and really has no ego, and always passes on those qualities to not only his children, but everyone.” — Ed Mackoul

AN EXCLUSIVE INTERVIEW

Many years ago, deep in the cacophony and chaos that was old Brooklyn, New York, a future legend was born. Describing himself as “a 73-year-old with the maturity of an 18-year-old,” Bob Mackoul made it difficult to interview him, as he was determined to keep me in laughing stitches through completely unfiltered comments and jokes.

It’s easy to see why those around him stay vibrant, happy, and feeling youthful. He shoots from the hip and pulls no punches—yet through it all, he remains a calm and controlled fountain of sound business intelligence, a mentor to so many in the industry, both young and old, and it’s next to impossible to find anyone who has an unkind word to say about Bob. His son Ed put it quite succinctly: “He gives the kudos to everyone else and really never shows his ego.” Bob merely says, “I am blessed beyond comprehension by everything and everyone in my life.”

I was fortunate to go into this interview with no real knowledge about Bob or his agencies, Mackoul & Associates (a retail insurance agency specializing in employee benefits, and insurances for condominiums, cooperatives, and community

associations), and New Empire Group (a Wholesale Program Administrator specializing in insurances for the real estate industry). I was only told that he is a legend in the insurance industry, and a mentor to every agent with whom he has ever interacted. I was determined to find out just who this man is! With the help of his son Ed, I set about doing just that.

Bob, at the risk of repeating myself, you’re so well-known in the insurance industry, and are a mentor to so very many. Can you break this down for me, please? Who is Bob Mackoul?

Bob: I’ve been in the insurance industry so long—51 years now—and if I am a legend, it is only in my own mind! (Ed.note: I warned you he has a tendency to keep you laughing!)

I’m blessed—I’ve always felt that way. I grew up in a three-room apartment with my parents and younger brother. Our family was blue-collar, religious, and close-knit; we had aunts, uncles, and many cousins living within a few blocks of each other. There was not much money, but tons of

love! Every Sunday was church with Sunday dinner afterward. I was blessed to have powerful male images in my father, uncles, and older cousins. They kept me on the straight and narrow, playing baseball, basketball, and football all throughout my formative years in school and sandlot leagues.

When you ask who I am, I’m just a guy who joined the Navy after high school and got orders to Da-nang, Vietnam in June of 1967. I spent just over a year on supply (LCU/YFU) boats, delivering ammo and supplies to the Marines at Huê and DongHa near the DMZ. My unit saw a lot of action on the CuaViet and Perfume Rivers, especially during and after the TET offensive in 1968. Our unit had significant casualties, with some boats blown up when rockets hit the ammunition being carried; some were sunk by mines. Our unit was later awarded the Presidential Unit citation by President Nixon for heroism. Those months were the most influential of my life, and was a year that shaped me as a man and made me who I became, while teaching me many valuable life lessons.

I was married, and by the time I got out of the service, my first son, Rob, was born—only three days after my discharge. Then Edward followed a little more than a year later. Needing to work, of course, the only job I could get was with Penn Mutual, as an agent selling life insurance.

I will say that as a young life insurance agent in the 1970s, it was a difficult decade, but I slowly built a business and professional clientele. Louis P. DiCerbo II, who was a true legend in the life insurance industry, had the greatest influence on me during those years. His Penn Mutual agency, DiCerbo PCP & Associates, of which I was a member, was one of the truly great life insurance agencies in the country. The agency training and supervision, along with the mentoring of Lou and many older successful agents, truly created an atmosphere of success—as did his seemingly endless “foundation plank” slogans that were drilled repeatedly into the culture of the agency. In fact, I adopted most of them as the foundation planks of both of our (future) agencies.

Curious minds, Bob, we need to know what those planks were.



Thank you for your military service, Bob, and all you did...





Bob's Advice

- ✓ Your actions speak so loudly, I can hardly hear a word you say.
- ✓ Trust doesn't crack; it shatters.
- ✓ You never get a second chance to make a first impression.
- ✓ Keep your eyes on the road and don't get distracted by the drops of rain or movement of the windshield wipers.
- ✓ If you don't set goals, you're steering your boat without a rudder.
- ✓ People love to do business with successful people!

"We live by those planks in our space, and they are our foundations."

As I reached my 30th birthday, I started to hit my stride as a life and health insurance agent. I earned a Certified Financial Planner (CFP) degree from Adelphi University, followed by the Chartered Life Underwriter (CLU) degree from the American College, following them up with a Property Casualty license, which changed my life forever!

I insured a couple of apartment buildings, which turned out to be the beginning of my education in insuring commercial real estate in New York City. With the boom of cooperatives and condominiums in the city during the 1980s, I began specializing in writing those types of real estate risks. As my business grew, I needed more space, and moved out of the life insurance agency in Manhattan to a small office on Long Island. Within a few years, I was the owner of Mackoul & Associates, Inc., a growing property casualty agency with my life insurance production dropping dramatically each year!

This is a fascinating history. Tell me more about the ensuing years and your agencies' growth.

Bob: A watershed event happened in December 1990, when a writer for *The New York Times* misquoted me in an article in the Sunday Real Estate section, stating that "...the insurance companies in New York were rating Condominium and Co-operative buildings as apartment houses," which was incorrect, and that I "...could save any Coop or Condo building up to 65% in their premium costs." This was not what I said to her in the interview! The following day, our phones were ringing off the hook, we wrote a number of accounts, and used a reprint of the article as a marketing piece in the future. However, there was a downside; the presidents of two insurance companies in New York that specialized in real estate insurance took me to task; I didn't help my cause by losing my temper with one of them in a phone conversation, which ended abruptly. For the next 15 years, neither insurance carrier would grant an appointment to Mackoul & Associates to write our business with them. I guess I really ticked them off!

Ed: That wouldn't be the first or last time he did that! I actually think it might have been three.

Bob: Never three! It was a very personal vendetta against me by these guys, and it really did impact

against me by these guys, and it really did impact the agency's ability to compete on many risks for more than a decade.

Ed: That's probably true. Those two insurance company presidents really hated you; and not just you, but the entire agency. Funny though, we got to know many of their executives over the years, so it was like we were friendly with the enemy.

Bob: Yeah, but we had built a really good reputation within the industry, and after both insurance company presidents retired, our agency was finally awarded a brokerage contract by each. Eddie was instrumental in making that happen.

Ed: I'll only take the credit for one of the companies, because you handled the other. They both welcomed us with open arms and we've built a big book of business with both over the last 10–15 years.

Somehow I feel that shock over the number being three was a bit feigned. Does he have a little bit of troublemaker in him?

Ed: No, not at all, never! In all honesty, he's one of the best people you'll ever meet.

I can see that. What did the next years bring? You've done some training as well?

It's been 25 years since Ed joined the agency, and Mackoul & Associates now insures over 1,200 co-operative and condominium associations. We're well-recognized in the real estate industry as one of the premier insurance agencies specializing in this class of business. There are approximately 12,000 of these coop and condo associations in the New York Metropolitan area, so we write about 10% of the entire marketplace.

Years ago, we began teaching classes at the Council of New York Cooperatives Association, the NY Co-operator Conference, and occasionally at NYU as part of their real estate education program. Both Ed and I have even spoken before the New York City Bar Association. A few months after the September 11th terrorist attack, I spoke on the insurance crisis, the rising lack of capacity, and increasing real estate premiums. I hesitate to mention a lot more, because I don't want to sound vain, but we've been highlighted many times over the years in the media and

on cable TV. Being the cover story of *Rough Notes* magazine in 2007 was a huge honor and personal ego boost. It gave national recognition to both of our agencies.

I have to tip my hat to Ed, as he has been in the driver's seat these past 15 years. He's obtained his CIC (Certified Insurance Counselor) and CPCU (Chartered Property Casualty Underwriter) degrees, and is renowned for his knowledge and professionalism in New York real estate circles. He gives seminars to law firms, property management firms, and even Boards of Directors on different topics. He's made up for all of the shortfalls of his father.

I can see and hear that you are an incredibly caring father, Bob, and quite unique. I think this leads into the agency culture you spoke about. Can you be more specific?

In 1991, my wife, Debi—the foundation of my life and our family—joined Mackoul & Associates to head up the accounting department. The agency had grown to six people by that time, including two of my sons (Ed and Rob, both in 1995); these were the years in which we really built our culture of "work hard, play hard." We were about setting goals and incentives, running the agency more as a family that just happened to be in a business. Each year, we set our goals and if we achieve them, we take the staff and their spouses and children away on an all-inclusive trip to a tropical island for five days. Over the past 23 years, we've taken the staff away to places like Jamaica, Aruba, the Bahamas, Dominican Republic, Cancun and even on quite a few cruises. I'm forgetting a lot of places we've gone! We have team-building events during the year, and pay large, year-end bonuses at our Employee Celebration Holiday Party (yes, we named it!). We have built a second family for everyone, because we all spend one-third of our lives together.

The staff is remarkably close-knit; over the last 25 years, almost all new hires have been referrals from our existing staff. Many key people, including the COO, Sally Dolce, and CUO, Cheryl Fitzpatrick, were young women in their 20s when they came to the agency. Other key people came on board in their 20s, and are now in their 30s with young families, still with us.



Get Social with Bob!  bob.mackoul  @MackoulRisk  robert-e-mackoul-CLU-4BAA678

What about your other agency, New Empire Group?

We created New Empire Group in 1998 to be a wholesale program administrator for a high-limit Commercial Umbrella underwritten by Zurich. The company is owned by all four of the Mackouls (Debi, Rob, Ed, me). Our intention was to only provide Mackoul with the umbrella, thinking that our 165 Coop and Condo Associations could support the program. Debi worked closely with Zurich, handing the monthly reporting of cases written or renewed, along with compliance, premium billings, collections, and accounts payable. In 2002, we wanted to grow the program, so we began offering the umbrella to insurance agencies around the NY metro area. In 2002, we officially spun the agency off; both Debi and Rob left Mackoul & Associates, moved out of our offices, and began to build a completely new and separate entity from Mackoul. In 2002, I was now the CEO of two companies.

I spent a lot of time discussing our culture in Mackoul & Associates, and New Empire Group has been built the exact same. As president, Debi was instrumental in getting New Empire licensed in all 50 states; in less than one year, we were sell-

ing our umbrella program to insurance agents all over the country for their clients' real estate risks. Rob was the underwriter and until the first employee joined about six months later, it was just the two of them in a small office. Today, New Empire Group is a nationally-known and respected Program Administrator throughout the insurance industry. The company has grown by adding other programs and now has over 30 employees. By the end of the year, we expect to exceed \$55,000,000 in premium.

By being the CEO of a national insurance organization, I've had incredible opportunities to meet many influential insurance executives and other industry people over the years, especially at different yearly conferences.

I've developed truly great relationships and friendships. Many of the awards New Empire Group has received in the past decade—Hall of Fame Best Practices Organization, Top Program Managers in the USA, Elite Agency, Best Places to Work, etc.—have built our reputation within the industry and certainly has been a contributing factor in New Empire's success. Insurance, whether on the retail side doing business with the public, or the wholesale side, is and will always be a people business.

Ed: That's the point here; the guy is liked and respected by everyone in the industry because he's real. Since you're on a roll, why don't you tell her about Superstorm Sandy?

Sounds to me like there's a pretty major occurrence here?

Geez, this article could turn into another *War & Peace*, so I'm going to try and knock it down as just a bump in the road for us, but it was a big one. In an effort to put both New Empire Group and Mackoul & Associates under one roof, we—me, Ed, Rob, and Debi—bought the 9000-square-foot American Legion Hall in the next town, Island Park, in 2008, converting it into the "Taj Mahal" of insurance offices. It took a year and a half, and in 2010, we moved in both companies. We're located on the South Shore of Long Island, a few blocks from the water and the inlets and canals, and just a mile from the Atlantic Ocean in the City of Long Beach. On October 29th, 2012, Superstorm Sandy devastated the area with never-before-seen flooding. Many of us, including Debi and I, lost our homes, autos, and any possessions we had on the first floor, due to the flooding. Our beautiful headquarters in Island Park took in five feet of salt water, and all our computer files were lost. We couldn't save a paperclip. Most people were displaced from their homes and were in a state of true crisis.

We had a contract with a Disaster Recovery Center that was equipped with computers and phones, but the location was 30 miles away, and very few people had cars. If they did, they couldn't get anywhere because there was a gas crisis, the refineries had all been damaged, and gas was in short supply. To add insult to injury, our backup tapes with all of our records, stored off-site, did not download, so we were virtually out of business! I think it was our finest hour, because Ed and COO, Sally Dolce, found space in an unaffected office building just 10 miles north of our devastated one, and signed a one-year lease for Mackoul & Associates. We then found out that our previous office space in Long Beach was unoccupied and had taken minor flooding; this let us move both agencies out of the Disaster Recovery Center and into the new office locations in just a month. We banged the business charge cards pretty heavily, buying and

leasing all new computers, copiers, desks, chairs and office supplies—whatever it took to start over again.

That started the process of rebuilding our lives, our homes, our office building. Debi and I moved into the city, leased new cars, and reverse-commuted for the next year. My life was spent rebuilding the office building and my home, helping our three youngest kids and our staff, who all had serious damage or lost their homes and possessions. It was a rough year for everyone, but the mantra was that no one was shooting at us, there were no rockets incoming, or foreign invaders to endanger our lives. The staff responded, and while it was a big bump in the road for everyone in both agencies—not to mention our entire community and the South Shore of Long Island, which were also in a bad way—it made everyone who went through that year even more close-knit than ever. It took just about a year to rebuild entirely, and Mackoul & Associates moved back into the Taj under Eddie's leadership; New Empire Group continued to grow with Debi at the helm and Rob as the CUO, even during all the construction.

What an amazing story of resilience, fortitude, and "we've got this" attitude! I'll come back to what would be a natural segue here, your charity work, but I'd like to talk a moment about marketing. Do you have different perspectives on marketing, perhaps in a generational aspect?

Ed: Being in two different agencies, I can't speak for him, but in the six years since I took over Mackoul, we've gone in a different direction than New Empire with technology; for marketing, we're more on Facebook and social media, have a chatbot, hold webinars and video conferences, things of that nature. In the old days, marketing was more a matter of perhaps putting together an article or flyer, while today everything is tech-based. The only reason he may not be as tech savvy as a 35-year-old is that he doesn't get involved with it every day. He doesn't spend time on Facebook, or even use it, so he can't tell you the benefits of using it for the business; but the fact of the matter is that he is capable of it and would get his hands in there—if he wanted to.

Bob, how do you see the marketing you're doing now in comparison with what you've been doing not only from the beginning, but during your professional life? How do you see the differences and ways it's completely changed? (Ed. Note: It was during these minutes that I saw the humbleness and humility that personifies this man—in how he sits back and lets others take the main stage, even though the interview and story are clearly about him, and his refusal to take kudos for himself and giving it always to others.)

Bob: Insurance is a people business, and face-to-face is always going to be the greatest part of it. However, Ed has doubled the agency because of the ways in which both the industry and marketing have changed. Part of that is all of the social media, video conferences, etc. I think that with my perspective, having been in the business for all these years, I have the ability to see what direction this is all going in the future—but I have no ability to put that in motion myself. I depend upon the people I have working for me, including my oldest son, Rob, who works very closely with our technology and marketing departments. For the last four years, we've struggled in New Empire Group to build a portal so that our insurance brokers can come online to rate, quote, bind, and issue their clients' coverage. New Empire Insurance Group is national and does business all over the country. We really act as an extension of an insurance company. In effect, if we could automate the underwriting process and build a portal where the broker could come in, enter all the data which would then download into our system, and get a quote, this would save so much time and make the entire underwriting process easier for us. The best would be giving the broker an immediate quote, which is really what they are looking for.

I envisioned this five or six years ago, and now we're about to launch it. I have Rob and really good technology and marketing people in New Empire, to whom I've repeatedly said, "If you can dream it, we can make it happen; it's just a matter of time, development, and cost." They're not lying when they say technology is really expensive! So, if I had to give myself any kudos, it would be as a visionary.

Ed: I think my father said it best. He's a visionary and always has been. He doesn't think about what we are doing today, but what we are going to be doing five years from now. He's the rainmaker. He comes up with the ideas, and we put them into action. With regard to marketing, he's incredibly creative. We may do things differently, but it's probably only because of our age difference.

Can you tell me how the tried-and-true methods of older marketing compare with today's tech race?

Bob: The fact of the matter is that people, even the younger generation, love to do business with people. That's a fact, and will never change. The struggle for all of us is to maintain and build personal relationships, while at the same time providing tech advantages to our clients.

It comes down to ease of doing business for everyone, including staff. How? By ensuring balance. Inasmuch as tech makes it into a commodity—and even Geico, which has a billion and a half dollar advertising budget every year, does it—at the end of the day, people will still look for guidance, and that's what our role is. That's where the balance comes in. You want to provide the level of service that people expect, and right now technology allows you to do that. On the other side, if it's just numbers that you're selling, then it's hard to build a long-term client and a solid foundation without building a personal relationship of trust and confidence, which takes time.

The balance we both hope to achieve is to be able to market using technology to its best advantage, while also developing our clients, whether retail or wholesale brokers, by building personal relationships and building off referrals. If you can't provide the tech services now, and you are not able to use technology yourself to run and manage your agency, then you're not going to be able to grow, and that'll be it for you.

Ed: I don't think there are big differences between old- and new-school ideas. My father created and put the ideas in place, which I continued and built on, and he's built New Empire's culture. He's very good at making people better, giving incentives,



and at making people want to work harder and get better.

Bob: We're very proud of the organization and culture we've built. Unfortunately, so many agencies are always so worried about their bottom line. We believe in something different: if you take care of your people, your people will take care of the company, and the bottom line will take care of itself. This is how we take care of our business. We're goal-oriented; everyone's wired into that. You give, and it comes back. That's really all there is to it. We have good lives, and I think everyone in our firms feel the same way. It has worked for us.

Before I end this, we'd love to know about your charity work.

Bob: There are a lot of different facets to my personal and business charitable work, so let's all have a moment of silence while I try and organize my thoughts here so I'm not all over the block. As a board member of, and subsequently president, the Downstate Independent Agents Association (Big I), I either spearheaded or was involved with many, many charitable endeavors and campaigns. Almost all of our events were for the benefit of some charitable institution. They all blur together, but one in particular that I remember was the Ronald McDonald House on Long Island. Additionally, having so many insurance industry executives

and agents with their own favorite charity, both of my agencies donate significant amounts of money each year to worthwhile local and nationally-recognized charities. Debi and I make personal gifts to different medical centers in New York for their research, and I make donations to different specific charities to help our wounded and aging veterans. Both our agency buildings proudly fly our country flag from 40-foot poles. One year, instead of sending holiday gifts, both agencies made donations to the USO, resulting in a really nice total; everyone who was supposed to get a gift was sent a card of thanks from the USO.

Ed: There are two poles at each building. Because there's so much wind coming off the ocean, we make sure to keep a big budget every year for replacement flags. Hell, he even wears an American flag bathing suit, and the town of Island Park had him as their honoree in the Memorial Day parade a few years ago. They gave him a red, white, and blue banner and, you guessed it...an American flag.

Bob: Let me finish the charity thing, Eddie. I'm sick of listening to myself! Okay, just a bit more about my pet charity. As the head of the executive committee, about a dozen years ago I started a charitable golf outing called Saints and

Sinners to assist St. Mary's of Brooklyn in its community outreach programs. It's the parish I was raised in, and to say I love it is an understatement. The event has been enormously successful over the years. Both Mackoul & Associates and New Empire Group are, and have been, the event sponsor every year, splitting the cost between us. We give a separate donation to other various aspects of the event, to ensure success—it makes my heart just swell to know that the event, and the evening dinner that follows, has raised over \$1,000,000 this past decade, allowing St Mary's outreach programs to reach and help those in need not only in New York City communities, but internationally by giving food and supplies to the people in duress in Syria.

Both agencies have an employee-staffed Sunshine and Community Service Committee. The Sunshine Committee has a mandate of bringing sunshine to others, be they an employee or less-fortunate member of the committee, with celebration gifts for almost anything—birthday, anniversary, a good deed, etc. The Community Service Committee gives back to the community in a hands-on manner, adopting families in need during the holiday season, working at the Long Beach soup kitchen, visiting and assisting elderly in local nursing homes, having a huge garage sale, running coat and clothing drives for the needy. Forgive me, I'm drawing a blank on all the other things they, and we, do and donate in money or time.

Ed: What about the write-up in the paper when you guys in New Empire Group went in hazmat suits and cleaned out some elderly woman's house.

Bob: Oh yeah, Debi was on the board of the Long Beach Lions, and in 2014 was honored as the "Lion Woman of the Year" for all the charitable work she did for the community in 2013, the year after Superstorm Sandy had devastated Long Beach and Island Park. One specific area of work that was highlighted in the press was when she led a group of New Empire Group staff members dressed in hazmat suits into an elderly woman's house, and cleaned out the mess caused by the flooding. The woman was still living in the place, even though the house was severely damaged with no electricity and everything a mess!

Though I've already done it previously, I'm happy to be able to give another kudo to Debi and the staff members who, during a really difficult time in their own lives, were reaching out to help the community and everyone who needed help. I believe that we arranged for a restoration service to go and do further restoration and repair.

It's important to say that we don't do this to make any kind of name for ourselves, but because whatever industry you're in, if you do well, you have an obligation to give back. Giving is like a boomerang—it all comes back. It's all part of the culture we believe in and what we've developed. I repeatedly tell all our staff that giving doesn't have to be money; giving of yourself with time and energy is just as important and worthwhile.

It's been pretty amazing talking and getting to know you, Bob, with the help of your son! I'll close with asking a strange question. After all these years, these decades of involvement in the insurance world and the relationships you've fostered, who are you IN the insurance space, and what role do you think you play?

I'm just a guy who worked hard and has been blessed by God, and family; I have my wife, Debi, sons Rob, Ed, Jared (who is a successful producer in Mackoul), and two successful daughters—Lacey, a maternity nurse, and our youngest, Erica, an executive in the fashion industry. Debi and I have seven grandkids, extended families on both sides, and really good friends. Oh, and two successful insurance agencies which have given me and our family a wonderful life. There are thousands and thousands of wonderful, talented, amazing people in the insurance space; I'm no one special, one among all those thousands, who seized an opportunity to be my own boss, paid his dues, and surrounded himself with people much smarter and more capable than him in order to build a really wonderful organization that helped a lot of people along the way in many different ways.

Rob will be taking over for me someday in New Empire; if you ask when, I have to say that I'll slow down when God slaps me upside the head and says "you can't do this anymore, come with me."

Ed: He'll be remembered for the person he is. Caring. Generous. A mentor. He may say he's only

a pimple on the butt of the insurance industry, but as a person, he is a legend. There are hundreds of people who will comment on what a great person he is. I've always said he would be great at anything because he's great for who he is as a person.

Bob: I am a legend in my own mind. In the grand scheme of things, I'm just a Brooklyn kid who made good. Personally, I think you should be interviewing Ed, because he has done so much for the agency! Though he has been at the helm for the last six years, he officially bought it two years ago. In the last four or five years, he has taken the Mackoul agency to such a high level, basically doubling everything in that time. He began when the agency had \$30 million in premium; he now has \$60 million in premium. He has such a tremendous ability, both technologically and as an industry mover and shaker. I may have been the one who started it and put the culture of family into it, but he has run with it to incredible levels. He continues what I started in the agency's culture of treating everyone as family—I'd say it's paternal when it comes to goals, incentives, and bonuses, such as the goal reward of taking everyone off on a tropical vacation for five days. We don't see our people leaving, because they're treated as part of our family. We're very close-knit; if you think about it, we spend eight hours together, six days a week. Everyone knows they are all an integral part of our agency; every single person is an important sail on this boat. The bottom line is that Ed has taken it to where it is by virtue of his youth, exuberance, and technological skills. He knows all the ins-and-outs of using social media for the business. I grew up poor on the streets of Brooklyn, where you didn't tell people your business, so that's really why I don't go on social media. I'm on Facebook, but it's not really me; I'm just not into telling the world that "today I'm having a very bad day with my bowels."

Ed: I'm going to interrupt here and say these last minutes, this is Bob Mackoul in a nutshell. He gives the kudos to everyone else, and won't take them himself. He's a mentor and really has no ego, and always passes on those qualities to not only his children, but everyone.

Indeed, Ed, I'd have to say that probably every person who knows Bob would agree wholeheartedly with you.



FROM ED MACKOUL...

"I think my father said it best. He's a visionary and always has been. He doesn't think about what we are doing today, but what we are going to be doing five years from now."