

Carry Forward



Carry Forward

RONALD MANKOFF

StoryTerrace

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INTRODUCTION

The title of this book is *Carry Forward*, which is a term used in the IRS code that refers to the ability to carry deductions forward to the next tax year. I frequently used the carry forward tax tactic in my law practice. I hope that this book “carries forward” part of the Mankoff legacy and history to all present and future generations of the Mankoff family.

I am an optimist. My father used to say: “Every day in every way things are getting better and better.” While I have done well financially, I always felt that being rich is a description of one’s attitude of life. Satisfaction with things as they are while being optimistic about the future describes my life in a lot of ways. Occasionally, Joy and I would sit down, look back on how well things turned out, and ask ourselves, “How did we ever happen to do that?” For example, we would ask ourselves, “How did we have the courage to buy a house and not save any money?” The answer was we were always optimistic that the next year would be better than the last year. And it always worked out that way.

While I never lived in the past, I never erased it either. Your past shapes who you are today and will help you to be the person you’ll be tomorrow. Here is my chronicle.

BASIS

My grandfather, Barish Mankovetzka, was born in 1841 in Berdichev, Ukraine. Barish, also known as Boris or Baruch, was a bit of a black sheep in his family. He was a short man with a big beard and a round tummy, and when he was a young man he fell in love with Rose Langerman (1850-1931). She was taller than he was, and his family did not consider her quite up to the Mankovetzka family standard. When he and Rose married, they were sent away from the family. Barish eventually settled in Vinnytsia, a twenty hour walk (fifty miles) south of Berdichev. Notably, the road from Berdichev to Vinnytsia passes through a town called Makhnivka. And in Berdichev, there is a street called Makhnovskaya Street. That may be where we got our name.

Barish became a successful grain merchant. He managed the land around the local church, which included harvesting the church's grain. He would take the grain from the church's land and sell it at the market. Because of his financial standing, the family did not live in a Yiddish shtetl but instead lived in Vinnytsia and spoke Russian as well as Yiddish.

My father was born in 1893. He was not sure of his exact birthday. His Russian name was Grigor, and his nickname was Grisha. He looked at his life in Russia with great fondness. Barish made a good living, so my father was able to enjoy a comfortable life there. He had a pet goat, and he attended

the *gymnasium* in Russia, allowing him a good education. He would walk several miles each way to attend Hebrew School.

Jews have lived in Vinnytsia since the 16th Century. As the number of Jews grew in Russia and competed for jobs, the Russian Tsar in 1791 created the Pale of the Settlement in Western Russia where Jews were allowed to live and work. Jews were not allowed to work in Moscow or attend university. According to the Census of 1897, Vinnytsia had a total population of 30,563 people of which 11,689 were Jewish (40%). After Tsar Nicholas II issued the October 1905 manifesto against Jews, a wave of anti-Jewish pogroms swept through the Pale of the Settlement. Hundreds of Jews were killed in the Odessa Pogrom of 1905, not far from Vinnytsia. There was another problem for young Jewish men. The Russian Army could conscript them, and they would be bound to the army for 25 years. In my dad's words, "We (Jews in Russia) had very little opportunity, both in education and in employment or taking part in government." *Minnesota Star Tribune*, December 11, 1982.

With this background, in 1909 Barish sent my fifteen-year-old father to live in America with his siblings who already settled in America. My dad recalled seeing his father for the last time and receiving a push of encouragement as he began his journey to meet up with his older siblings (Barish died of Typhus three years later). My dad's brother Louis, 18 years older than my dad, emigrated to the United States in 1907, along with Dad's sisters Mary and Pearl.

Grisha arrived in America with a new life and a new name: Harry Mankoff. Harry was short for his Hebrew name,

Hershel, which was the name logged into the manifest of the ship that brought him to America. And not knowing his birthday, the immigration officer also gave him a new birthday; December 25. Harry continued his journey to Pollock, South Dakota where his sister Mary lived. Harry moved in with Mary and her husband, Charles Gross, their infant daughter Bernice, Harry's sister Pearl and Charles's brother Nathan.

The story of my dad's siblings in the Dakotas is worth telling. Soon after arriving in America, Louis Mankoff opened a general store with two of his brothers-in-law, Charlie Kennis (1873-1951) and Isadore Truppman (1883-1958). Isadore married my dad's sister Pearl (1882-1961). It gets complicated here. Charlie Kennis' mother was Ita (Edith) Langerman, my grandmother Rose's sister. That meant Dad's sister Sonia married her first cousin Charlie Kennis. Marrying cousins back then was fairly common. Louis Mankoff, Charlie Kennis, and Isadore Truppman opened their first general store in South Dakota and named their stores MKT, which stood for Mankoff, Kennis, and Truppman.

Louis and Charles Gross opened up a second store in McIntosh, North Dakota, because the State gave them homestead acreage if they built houses there. The stores were successful enough that they were able to grow the business and open 12 general stores in both North and South Dakota. The MKT general stores sold groceries and other items including clothing and shoes. MKT served local homesteaders, townsfolk, and reservation tribal members. MKT, like all other general stores, operated on barter and

credit as well as cash. Farmers often traded on credit for an entire year before settling their account when their crops sold in the fall.

While my father had been well educated in Vinnytsia, his English as a 16-year-old immigrant was not good. He quickly went through elementary school again in South Dakota, where he began to develop a mastery of language and a love for discussing ideas.

Eventually, Mary and Charles left South Dakota and moved to the North Side of Minneapolis with their two daughters, taking Harry with them. The North Side had an interesting history. Beginning in the 1880s, Minnesota saw an influx of Jewish immigrants coming from Eastern Europe. Many of these new Jewish immigrants came to settle on the North Side of Minneapolis, one of the few areas where incoming minorities could rent in a city still immersed in flagrant discriminatory housing practices. Jewish families flocked to the area, so there were a lot of community resources and a strong sense of Jewish identity.

Harry attended North High School, and in the 1917 North High School yearbook, he was described as “always ready to argue.” That surprised me, because I never thought of my father as an aggressive man. I think he just loved talking about things that interested him and looking at multiple sides of an idea. My father was one of forty-six Jewish students who graduated from North High that year. He went on to enroll at the University of Minnesota. I’m not sure what he majored in, but I think he was the manager of the football team. He was

also one of the organizers of the Young Men's Hebrew Association (YMHA).

Then Uncle Sam called for my father. My father dropped out of the U and enlisted in the medical corps of the U.S. Army, perhaps because he had hopes of becoming a doctor. He was promoted to the rank of sergeant and was stationed with the Calvary Medical Corps at Fort Sam Houston in Texas.

When Harry was in the army, the Russian Revolution got very hot, and there were thousands and thousands of displaced refugees. Near the end of the Great War, because of the famine and violence caused by the Russian Revolution, my father asked the Army for permission to go to Russia to bring his mother, Rose, and sister, Sarah back to America. On February 1, 1920, he contacted the Department of State Passport Division, writing, "...since I learned the whereabouts of my mother I only wish to rejoin her. I sincerely trust that the Department will see the justice of my plea and assist me, as an ex-serviceman and loyal citizen, to carry out my obligation to my mother who brought me up to be a good American citizen. I feel that my obligation to my mother is parallel to that of my adopted country, and I appeal to the Department of State to issue me a passport." He received his passport less than two weeks later.

His journey to find and essentially rescue Rose and Sarah was considered newsworthy enough that it was reported in *The American Jewish World*.

MINNESOTA STUDENT TO LEAVE FOR POLAND

Mr. Harry Z. Mankoff, a student of the University of Minnesota, will leave Wednesday, March 10 for New York, from where he will sail for Poland and Ukraine, Russia. Mr. Mankoff's purpose in going to Europe is to locate his mother, from whom he has not heard since the beginning of the World War. He will be pleased to see anyone who has relatives in the section where he will visit, and will be glad to see those who are anxious to forward communications to their relatives. Anyone wishing to see Mr. Mankoff may do so at the office of Gross-Weinstein Co., at 321 First avenue north, before Wednesday, March 10.

As a result of this article, dozens of people, many he had never met, gave him letters to deliver. On March 10, he was on a ship bound for Russia with dozens of letters. His quest to reach his mother began in Poland where he bribed Polish soldiers fighting the Bolsheviks to take him to the front. He figured he would benefit from wearing his U. S. Army uniform. He figured wrong. The Poles accused him of being a spy, arrested him and threw him in jail. By the time he bribed his way out of jail, he had spent seven months in Poland and Russia and had gotten no closer to his mother than 150 miles.

“I came into the town at dusk, by horse and buggy. I was all by myself. There was no one around. As I crossed a little bridge, I saw a figure, so I ran after her and caught her. It was my second cousin.” She said that it was too dangerous as there were bandits in the area. Harry found out that one of

these bandits was someone he had gone to school with. That bandit said he would deliver a message to Harry's mother.

Harry's mom was reluctant to speak with the bandit, until she learned that he was sent by Harry. Ultimately, they figured out a way for her and Sarah to safely get to Harry.

When he and his mom and sister were getting ready to leave for the U.S., they were met by dozens of people, saying that their letter said that Harry was going to help them immigrate to the U.S. That was a surprise to him, but he did not panic. He wired his brother-in-law Charlie Gross for advice on how to resolve this. After months of waiting for paperwork and funds, my dad finally was ready to return with his mom and sister, and dozens of refugees.

On August 20, 1920, the ship *Rotterdam* docked in New York with my father, his 60-year-old mother Rose, his 25-year-old sister Sarah, and many new friends and distant cousins. My dad ended up making two trips to Russia, bringing 108 friends and cousins to the United States. I recall for my Dad's 90th birthday in Minneapolis, descendants of these friends and cousins came up to Dad and me, thanking him for bringing their parents back from Russia. What a story.

I think I resemble my father's side of the family. I resemble my father's mother, Rose Langerman Mankoff, based on a photo of her and her husband, Boris Mankoff. Also, like my dad, I have kept my hair and have a round stomach like he and his father had. I like to think that I inherited a lot of his personality traits as well. He believed in treating people well and doing the right thing, and he was always willing to try something new, even if it didn't always work out.

* * *

My mother Sarah was born in Russia, near Odessa, on March 22, 1903. She was the first of eleven children, most of whom would be born in East Minneapolis where the family settled. Her parents' names were Samuel Julius Trinkman (1880-1950) and Ida Dintzevetler (1881-1957), but after they were married their last name was changed from Trinkman to Frank. I don't know when or why it was changed, but I imagine it happened when her family emigrated. Her family was also Russian (back then Ukraine was part of Russia) and moved to America when she was nine. Her experience there was very different from my father's. She grew up in a shtetl and spoke only Yiddish with her family, not Russian. She recalled taking Purim treats door-to-door to the neighbors, who were all Jewish. She also recalled no pavement. The roads would turn to mud when it rained.

Samuel was a tailor, but he had been a furrier back in Russia. His emigration was part of The Galveston Project, an effort to reduce the ghetto-isation of Jews on the upper Eastern United States Seaboard. The project helped immigrants settle in the Midwest, and Samuel found his way to Minneapolis because he thought there would be a better market for furs. My grandmother Ida was a very sweet little woman who spoke Yiddish at home and very little English. Samuel was able to put food on the table for nine boys and two girls. My mother recalled that each boy had a white shirt that was washed every night. Raising that many children took

a big toll on Ida. Every now and then she had to go away to a rest home for women to regain her strength. My mom worked in a dress shop, and helped her mother care for her siblings. Eventually, she got a job doing administrative work at the Radisson Hotel.

By the time my mother met my father, he was running one of the MKT stores in Hoven, South Dakota. Hoven was in Potter County, and had a population of 386 according to the 1930 Census. It is 350 miles West of Minneapolis.

Her employers at the Radisson thought so much of her that, when she informed them she was getting married, they offered to host the wedding for her. Harry Mankoff married Sarah Frank on January 24, 1928. My dad was 35, somewhat old for a groom in those days.

A day or two after the wedding, my folks got on the train and headed to Hoven. My mother thought they would live the rest of their lives in South Dakota, and they settled with that intent. They were the only Jewish family in Hoven, but on Sundays, they would host or drive to other Jewish families to find community. Even though they were relatively prosperous, my parents were very level-headed people and not particularly flamboyant.

When my mother gave birth to my sister Marilyn on November 3, 1928, they were able to bear the expense of driving from South Dakota to Minneapolis so she could be born in a hospital. A few years later, they moved to nearby Gettysburg, SD, to open a new store. They lived in a renovated schoolhouse. Times were tougher when I came along and there would be no Minneapolis doctor for me.



My grandparents on my father's side; Barish Mankovetsky (1842-1912) and Rose Langerman (1850-1931).



My mom's parents, Samuel J. (Trinkman) Frank (1879-1950) and Ida Dintzevetler (1881-1957).



1920 Timber Lake, S. D. MKT General Store. That is my dad on the left.

HAPPY WITH OUR LOT

By the time I was born on October 13, 1931, the Depression had hit, and things were not good economically. Gettysburg was 22 miles South of Hoven, also in Potter County. In 1930, fourteen hundred people lived in Gettysburg. A large share of the early settlers were Civil War veterans of the Union Army, and the town was named in commemoration of the Battle of Gettysburg.

At the time I was born, the legend goes, it was bird hunting season and the doctor was out shooting birds. Because there was no doctor around, my mother went to the Spencer Maternity Home on the Cheyenne Creek reservation, where a midwife assisted with my delivery. I was named Ronald, in honor of my father's mother Rose who died shortly before I was born. I don't know where my middle name Morton came from.

Growing up in a Jewish immigrant family during the Depression and World War II, family was everything. Family were our friends. We went into business with family. We lived with aunts, uncles, and cousins. And when times got tough, we relied on family.

While I was still an infant, the drought hit South Dakota. The farmers who were my dad's customers at MKT were unable to pay their bills. My dad carried them as long as he could, but eventually he ran out of money. The other MKT stores tried to stay in business. All but one eventually failed

(Either Cecil or Lloyd Mankoff had the store in Timberlake that survived the drought).

Filing for bankruptcy in the 1930s was a much bigger deal than it is today. It made starting another business virtually impossible. And it meant my father would have to find a job. Unfortunately, jobs were scarce during the depression. My parents decided to head West.

In 1933 they picked up and drove out to Pasadena, California to be near my mother's sister, Shirley. Shirley was married to Louis Berkus, who was in the furniture business. I remember they had a fig tree in their backyard. During tough times my father's dinner was figs from Shirley's tree. I don't recall Marilyn or me ever missing a meal during those tough times.

My dad would go to downtown Los Angeles to the stock market every morning and do what we would now call day-trading. He would make a little money. But he was never able to find steady employment.

We must have stayed in Pasadena for about a year. I still have a photo of Mrs. Martin who was a neighbor of ours that year. On the back of the photo she wrote, "Tell Ronnie when he grows up that Mrs. Martin loves him." That was very touching.

While we were in California, Louis's sons all found jobs at Metropolitan Life Insurance Company in Minneapolis and they encouraged Dad to join them. Dad wanted to stay in California, and tried to find a job that he liked but was unable. My mom finally urged him to take the Met Life job and sell life insurance. My dad was over 40 when he moved

the family back to Minneapolis to work for Met Life. He hated selling insurance door-to-door, but he did what he had to do to make a living and support his family. He stayed with the company for 25 years, putting aside money a little bit at a time to do some modest real estate investing.

My first recollection in Minneapolis was our small house at 714 Oliver Street, which we rented. My sister and I shared a room. At one point I moved out of Marilyn's room and onto the porch; that seemed really grown up for me.

My folks never argued that I knew of. They were totally genuine and straightforward. Our next-door neighbors were the Andersons. At one point, Mrs. Anderson said something sarcastic to my mother and I became very angry at Mrs. Anderson. There was no sarcasm in my family, so when I heard Mrs. Anderson's crack at my mother, that upset me.

My mother and father sometimes spoke Yiddish at home. My Frank grandparents mostly spoke Yiddish. My sister and I did not learn to speak Yiddish, but it would have been nice to be able to communicate with our grandparents in Yiddish.

At one point my mother's brother Jules and his family moved in with us for several months because they had sold their house and were waiting to move into another house. My older cousin Seymour and I slept in the attic. Seymour taught me to box. I liked Seymour, but having the family in the house was a period of stress for me. Jules and his wife Eileen had a style of speech that was sarcastic and cynical. As I became an adult, I eventually developed the sarcasm of my Frank uncles, but at that time it was nothing that I had heard in my family.

I was a naïve kid. When I went away to camp at the age of eight, I was unhappy because the other boys would urinate against trees and use swear words. I never heard swear words around our house. Stuff like that was not part of the way I was brought up. That doesn't mean that I was perfect, of course. My sister Marilyn and I argued a lot growing up. The three years in age that separated us was a bit too close. For instance, she would wash the dishes and I would dry them. She would finish washing everything before I finished drying them, and I got mad at how fast she went. We are very close now, but when we were growing up we argued like siblings do.

Our family hosted an open house every Sunday. Family just dropped in from time to time and at the appropriate times would be fed. For years and years, I thought my parents had no unrelated friends because the only people who would show up would be family. Later on, I actually saw my parents invite friends over for mixed poker games; men and women would play together, and I remember they would play for a quarter limit, and settle for half. However, most of the time, especially on Sundays, it seemed as though our house was filled with relatives.

My dad's sister, Sarah (1891-1962), would show up at these open houses with her husband, Jake Fish (1892-1962). Jake was always a welcome guest; he delivered Hires Root Beer, and he always brought some when he came over.

My dad's other sisters, Pearl Truppman (1882-1961) and Mary Gross (1883-1965), would also visit as did Mary's children, Morton Gross (1921-2001), Toby Gross, and Bernice Gross (1908-1977) Zipperman.

Since my dad's brother Louis (1873-1956) was so much older than my dad, we didn't see him much at our house. We did see his children, though. Louis had four daughters and seven sons. Samuel (1900-1959), Cyrene (1902-1996), Harold (1904-1964), Cecil (1905-1979), Lloyd (1906-1966), Helen (b. 1908), David (1913-2007), Melvin (1913-1995), Edith (1914-1998), Ethel (1915-2013) and Bertram (1919-1972). These cousins were all around my dad's age. They were an attractive group and lots of fun.

We were probably closer to the Frank side of the family. There were 10 Frank siblings: Jules (1903-1966), Shirley (1905-1990), who lived in Pasadena, California; Maury (1907-1998), Jerry (1909-2004), Oscar (1912-1957), Bill (1913-2009), Dan (1915-2000), Milton (1920-1945), and Marshal (1925-1982). Brothers Jerry, Bill, Dan, and Milton served in the Army during World War II. I remember in 1944 we were living with some Frank relatives because we were once again in between houses.

We moved from 1022 Oliver to an up and down duplex on 1222 Penn Avenue. One evening, we received news that my mother's brother Milton had died. Even though he was a conscientious objector, he was required to serve. He became an interpreter in the back lines. During the Battle of the Bulge, Milton was rushed to the front lines to defend against the German attack, where he was killed. I remember returning to the house that evening and being told not to come inside because Grandma Frank was crying. Milton was 25.

We first belonged to Mikro Kodesh Synagogue, an Orthodox shul at 1004 Oliver Avenue North. When we moved to Penn Avenue, we joined a Beth El Synagogue at 1349 Penn Avenue North, a conservative shul where I was Bar Mitzvahed. Bar Mitzvahs were not as lavish back then as they are now, but we had a nice party with the family.

Even though Minneapolis had a vibrant Jewish community, it was known to be one of the most anti-Semitic cities in America. The closest I came to experiencing discrimination involved an incident during my long walk to Hebrew school. I was walking with my friend Marty Bell, and a bunch of kids came around and started a fight. Marty ran away but I stood there and punched back. Those kids ran away, and it wasn't too serious. We were always aware of anti-Semitism, but it didn't impact our insular Jewish neighborhood.

I don't blame Marty for running away from those bullies, but friendships can be hard growing up. When I was about 14, for some reason, unknown to me to this day, the gang I was part of suddenly decided they didn't like me. As I look back, I suspect it was because people thought I was conceited. But there were two boys, Bob Stone and Sheldon Rein, who stuck by me during that time. They ended up becoming lifelong friends.

I joined Boy Scout Troop 86 at Beth El Synagogue and I was proud at age 11 when I became a senior patrol leader. I remember attending a Boy Scout bicycle camp downtown; I rode my bike to the camp, and we camped overnight. We were in a parade the next day. I enjoyed the Boy Scouts and thought it was a good organization. Unfortunately, I didn't

learn how to swim until I was 16 years old. Consequently, I couldn't pass the swimming test and become an Eagle Scout. When I was younger, I have a vague recollection of my dad taking me out to the water at one of the lakes and dropping me in. It was a sink-or-swim method and I decided on the former rather than the latter. As a result, I never was very comfortable in the water. I have a theory that the density of my body made me sink, and it was sure a good excuse to keep me out of the water.

My family had a strong work ethic. I already mentioned how my dad always supported us. During my early teen years, my mother got a job selling dresses downtown. I suspect our family needed the extra money at the time. My sister Marilyn also worked. The first job I had was when I was 11 years old. At the time I was the senior patrol leader of the Boy Scout troop at our synagogue, and the scoutmaster owned a grocery store. He asked me to come and work for him. I bagged groceries, sold fruit, and swept the floor.

After my gig at the grocery store, I found a job downtown selling shoes. Even though I was only 12, I told the shop owner I was 16 to get the job. I spent the next several years selling shoes at various stores in the summer and on Saturdays and Monday nights during the school year. That was my spending money.

It was not always smooth sailing in the shoe-selling business. During one of my earlier stints, when I was 14 or 15, I complained at one point that we were required to change inventory without being paid for it. We were told to come in an hour early, clean up the inventory, take the empty boxes

out, break them up, throw them away, and shift boxes around - all of it off the clock. The manager called me in after hearing that I had griped and said, "You're some kind of a redcoat communist." With that accusation, he fired me. I lost that job, and while I had no trouble getting another job, it was probably the most exciting thing that happened to me that year. Ours was a very low-key family. There was no unnecessary excitement.

After graduating high school at 16, I started working as a counselor at Council camp. It was the same summer camp I had hated back when I was eight years old. Council Camp has an interesting history. In 1930, Sam Finklestein, youth director of South Side Neighborhood house in Minneapolis, wanted Jewish kids in Minneapolis to have a camping experience to reinforce Jewish children's religious and cultural identities. The camp was called Council Camp because it was sponsored by the Minneapolis Chapter of the National Council of Jewish Women. The camp had been in two different locations from 1930 to 1947. By the time I started as a counselor, sponsors of the camp found a former resort located on three hundred acres near Aitken, MN, which would become the camp's permanent home.

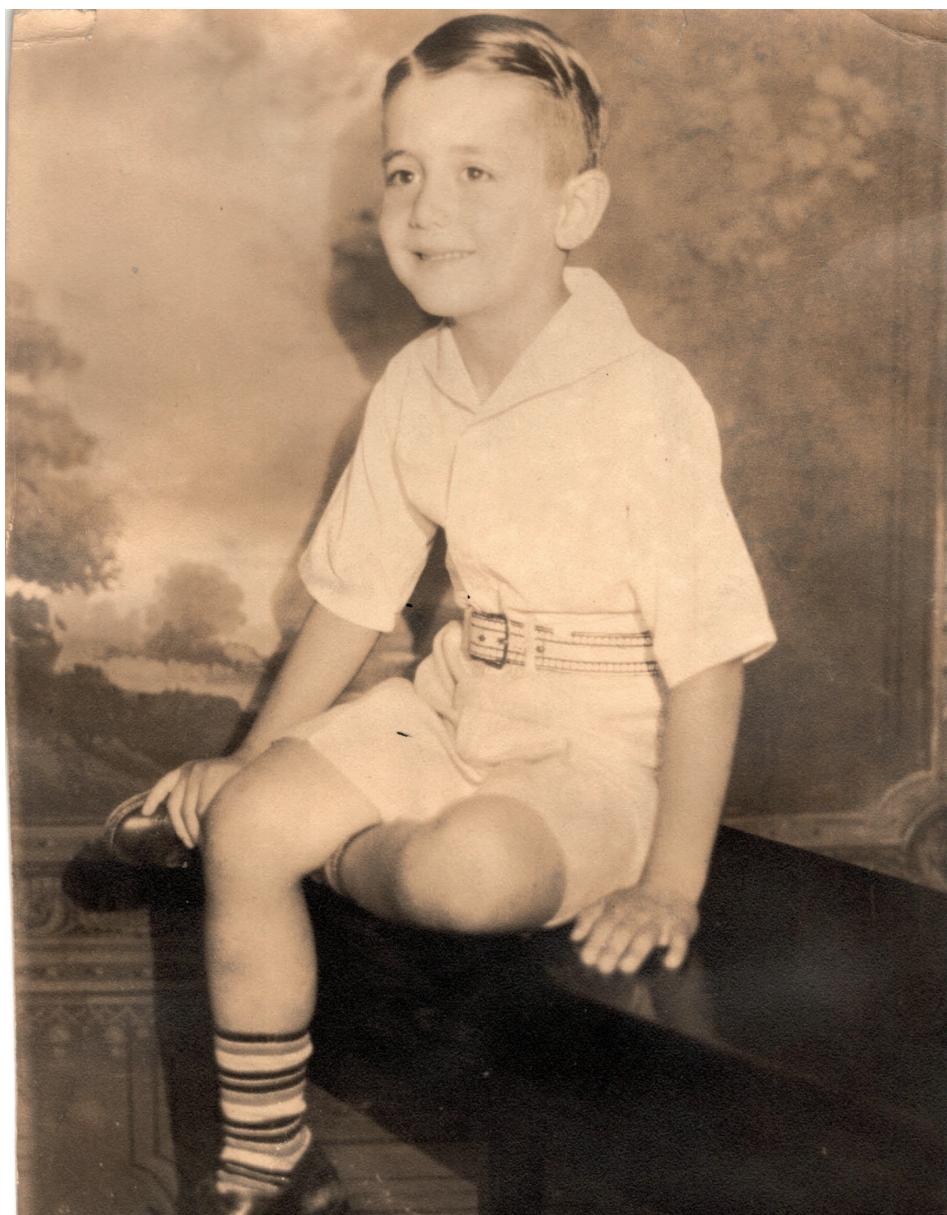
I hitchhiked up to Aitken, MN, about a three-hour ride from Minneapolis, spent the summer as a counselor then went back two summers later between years at college. Even though I hadn't enjoyed camp as a camper, I loved it as a counselor. Unfortunately, my first duty was on the waterfront. I was kicking myself that I still didn't know how to swim because if something happened I couldn't go in the water and

help anybody. Luckily an older counselor took it upon himself to teach me to swim, so that made it a lot easier to do my job.

Looking back, I give my parents a lot of credit for being able to raise a family during the Depression, World War II, and after the war. From my perspective, we always seemed rich. There's a saying in Chapter 4 of the *Pirkei Avot: Ethics of the Fathers* that goes "Who is rich? One who is happy with his lot." We always lived in a way where we were satisfied. We didn't have much but I didn't notice. I think my parents raised us well; they raised us to be happy with what we had, to offer help when it is needed, and to work hard and keep working until finding success. And growing up surrounded by extended family and a tight-knit Jewish community gave me a sense of identity and belonging that gave me the confidence to move through life.



August 1932 in Gettysburg, SD. Mom's caption "Baby 9 mo. old, Marilyn 3 1/2 yrs. old."



A 1939 portrait.



That's me on the waterfront winging it. Council Camp in Aitken, MN. Summer 1949.

NORTH HIGH

School always came easy for me when I was young. I started kindergarten when I was four instead of five because the school year started in September, and my birthday was in October. I attended kindergarten at John Hay Elementary School, which was right across the street from our house on Oliver. I was accelerated a half a grade in the fourth grade. There were 4A and 4B classes at that time and, since I was moved to 4B, I would graduate in January.

From John Hay I went to Lincoln Junior High School right next door. When I was 14, I went to summer school at West High and moved up another half of a grade. I'm not sure how it happened that I ended up accelerating; my sister Marilyn and I were not sent out to be intellectuals. My parents just wanted us to do our best. I wasn't particularly motivated. I didn't study hard. I showed up to class, read the material, and did well. As a result, for the rest of my education, I was in class with kids who were a year or two older than I.

As a boy, I used to draw and was quite good at it. There's a theory that if you start drawing before the age of nine, you have the potential to draw because your mind is still working on the right side, which is visual and spatial. When you turn 10, your mind starts to turn to the left side and you supposedly lose that knack. I fortunately always had that knack. One summer I signed up for art classes at the

Minneapolis Institute of Art. I took the streetcar there every afternoon for three hours of art classes. Occasionally, I walked from there to West Thomas Beach at Lake Bde Maka Ska for a social afternoon. I always managed to catch a ride home. It was fun to do something other than regular classes or work. That was a fun summer.

As far as my athletic career was concerned, I don't claim any great skills or exploits. I was a catcher on a softball team. I caught the ball on the tip of my finger and the impact pulled the fingernail off. I went to see Theodore Goldman, who was our doctor. He just taped the nail back on and it's malformed to this day. I think I was born left-handed but I was taught to do everything right-handed. The result is I don't throw well. I don't know how I taught my boys to throw but I did. Throwing a football was easier than throwing a baseball. While I enjoyed sports, I was more of a student than an athlete.

We moved to our house on Penn Avenue when I started high school, so I went on to North High. At the time the student body of North High was approximately 1/3 Jewish, 1/3 Black, and 1/3 Scandinavian and Irish students. It was a distinctly lower middle-class school, although the quality of education was excellent. At North High, my promising football career was cut short. The problem was before a practice another boy wouldn't let me have the helmet that we were sharing. We had the two biggest heads on the team. I went to my friend Hymie Brand and asked him what I should do. He replied, "I would hit him in the mouth." So, I went over and hit the other boy in the mouth. It was not the right

thing to do. It taught me the lesson to not take advice from guys who are violent. That was the end of my football career.

I turned my attention to wrestling. We did not have a qualified coach so the older boys tried to teach us. I took it upon myself to buy books on wrestling and learned some moves on my own. Despite being basically self-taught, I managed to compile a .500 winning average in my wrestling matches. I was elected captain of the team and received a varsity letter which I wore proudly on my blue knit cardigan letter sweater.

I was president of a Jewish boys' club called Menorah. Our primary task was to run the refreshment booth at football games. Being around a bunch of smart Jewish kids steered me into playing intellectual games, so I played a lot of chess and bridge in high school. I often played against a fellow named Eddie Kantar. Eddie became one of the nation's leading bridge teachers. In fact, Eddie was so talented, that he won two world championships, tied up 17 nationals, and was voted into the Bridge Hall of Fame in 1996. My love for bridge became a lifelong hobby. I love reading bridge books and the strategies they impart, and I've read many of Eddie's books over the years. Even during the Pandemic I still managed to play bridge online twice a day. It's a great game.

Even though I incessantly talked in class, I was not, in my opinion, considered a discipline problem. However, the teachers may have felt otherwise. Socially, I never had a steady girl in high school. I dated a lot, but it was nothing serious or important at that time.

I was a member of the Student Council and was elected to the National Honor Society just before graduation. I received some other honors as well. The April 16 *North High Polaris* headline read: O'Connell, Mankoff Win Plaudits. The article reported we "... made outstanding scores on the preliminary selection of the Pepsi-Cola Scholarship test given this year.... by scoring in the top ten percent of the national group of seniors who were elected to take the preliminary examinations from senior classes." And June 4, 1948, *Polaris* reported "Because of his ability to organize groups and his sincere desire to succeed, Ronald Mankoff will receive the Sons of the American Revolution Award. Ronald is president of Menorah and was on the "A" Senior banquet committee."

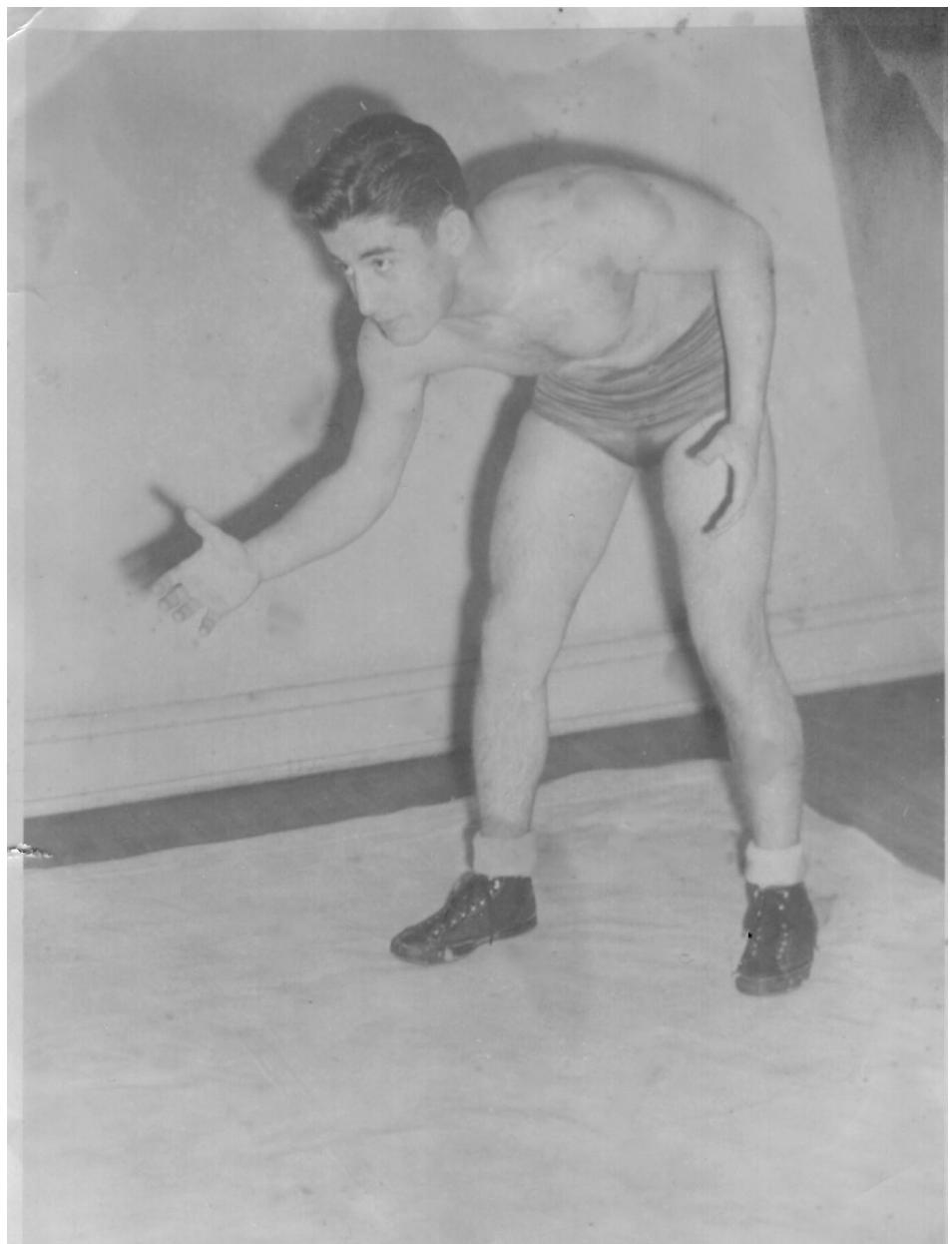
When I graduated from North High in 1948, there was a bit of controversy. The girl who was named valedictorian of the class had straight A's. The girl who was named salutatorian had all A's and one B. I earned all A's and two B's. I thought I should have been named a co-salutatorian. As a consolation of sorts, I was given the honor to give our graduation speech. I have a vague recollection that the speech had something to do with Christopher Columbus.

Oct. 28 1944



RONNESS BARNACE!

My Bar Mitzvah, Oct. 28, 1944.



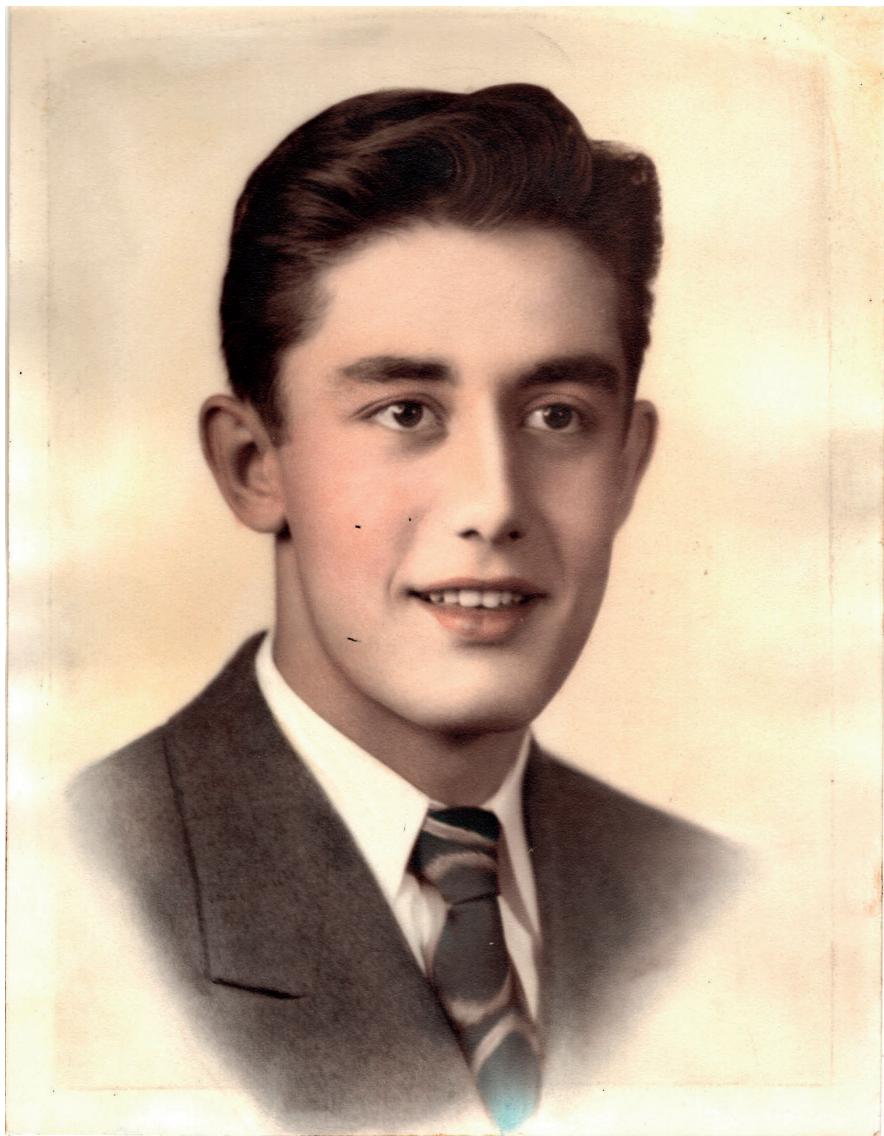
Circa 1947 North High.



March 27, 1947, Milwaukee.



Radio show at North High.



*My Class of '48 graduation photo. I gave these photos to classmates and signed,
"As always, Ronney Mankoff."*

QUICK MIND, FAST MOUTH

I started at the University of Minnesota in the Fall of 1948. I was 16. It was after the War, and there were crowds of students on the U campus who were on the G.I. Bill. It never occurred to me to go anywhere else for college. The guys in my milieu usually went to the U. In a way, it was like an extension of high school. I'm sure it also had to do with our economic situation. There wasn't a lot of extra money floating around to go elsewhere for college. I also enlisted with the ROTC to help pay for college.

My good friends Bob Stone and Sheldon Rein went to the U, too. I joined the Jewish Beta Iota chapter of Zeta Beta Tau as a freshman because Bob and Sheldon joined there. I did what my buddies did. The chapter was started two years earlier by some other Northsiders. It was not a traditional kind of fraternity. There were 10 or 12 active members, and my pledge class had 10 guys. We were all muddling through it, figuring it all out together. It was more club-like in style. *The Minnesota Daily* article from 1952 described how we found a house.

Home is the place where, when you have to go there, they have to take you in." wrote poet Robert Frost.

For three years Zeta Beta Tau fraternity wandered around seeking such a refuge. This year they got it. And even though the men all live in the Twin Cities and have other homes, they're

happy to have a house they can call their own. Each member lives at the new house two weeks of every quarter, according to a schedule.

The fraternity formed originally under the name of Delta Sigma. Then it became affiliated with the national organization of Zeta Beta Tau in November of 1949, the group received a University charter and a room in Coffman Memorial Union. Needing more space. Zeta Beta Tau moved its headquarters to a one-room apartment just across the Washington avenue bridge; from there it went to a four-room apartment on University Avenue and back to another room in the Union.

Final resting place for the fraternity is a 12-room house on Fourteenth Avenue S.E. acquired in September. The ZBTs worked all year painting and decorating the place, and by spring they looked as permanent as any other organization on campus.

Signs of permanence kept appearing during the year. In the fall, they repeated their annual stag party and in February they held their first winter formal — two events which are a must for any established organization. At the winter formal the boys gave their dates little stuffed dogs with "ZBT" stitched on ribbon strung around each dog's neck.

We did not have a fancy fraternity house, and I lived there for only one semester. The rest of my years at the U I lived at home, but I was always actively involved with the fraternity, serving as president my sophomore year. In 1951, Bob and I attended ZBT's national convention in St. Louis, Missouri.

Once my friends and I pledged to ZBT, we were informed that we had to get involved with a university activity. What to

do? My fraternity brother Sonny Merviss was on the debate team, so he invited me to join. I had never formally debated before. Luckily it was an easy transition because it turned out I was good at it. I suspect my knack came from the Frank side of my family. I think of my uncles Dan, Jules, Maury, and Jerry as being on the glib side, and I was like them. I had a quick mind, a fast mouth, and a good voice so people believed what I said. I am so happy I was introduced to debate because advocacy would become central to my career choice.

I was on the U's debate team for my freshman and sophomore years. In 1949 we debated the highly regarded Oxford debate team, who were touring the country. Their style was a lot different from ours. They were smart-ass, humorous, and snappy. They did not possess a lot of depth, but I admired their clever debate style.

In September of 1949 at the Indiana AZA Convention, I was named the top orator. The debate topic was "Resolved: That American Jewry should support a plan for World Federal Government." According to *The Shofar*, the AZA/BBG newsletter Sept. 1949 edition,

Ronnie Mankoff, the winning orator, is entering his sophomore year at the University of Minnesota. An experienced orator, he won the Freshman-Sophomore oratory contest at his university. In the two years he has been a member of AZA, he has been the Aleph Mazkir and Aleph Shotare of his chapter. He built his theme on the need for developing appreciation of other groups now, rather than later.

I also won the University of Minnesota Pillsbury Oratory Contest. As a result of winning the Pillsbury contest, I was asked to be the Master of Ceremonies for the Varsity Show, which was an amateur production of students who sang and danced. I had to don a tuxedo. At one point in the show after a set change, there was a ladder left onstage. I picked up the ladder, carried it off, and came back and said to the crowd, "You've just seen the best-dressed stagehand in all of show business." That got a nice laugh.

During my sophomore year, my partner Dwight Lindholm and I were a strong debate team. We won most of our tournaments. The big tournament is the Big Ten Championship. At the April 1950 Big Ten Championship, Dwight and I went undefeated. We won the championship, and I was voted Outstanding Debater.

I continued with art in college, cartooning for the NROTC bulletin. I remember drawing a cartoon of Goldie, the U mascot gopher. Recently I saw something on the back of the magazine that looked like the one I drew almost 70 years ago.

The U was on a quarter system. I took three general studies courses in the fall, three in the winter, and three in the spring. I had no specific idea as far as choosing a career. The thought of being an architect or a rabbi briefly crossed my mind. I knew education was the way to get anywhere in the fast-moving world of the late 1940's and early 1950's. When I started college, I thought about going into business. I certainly didn't like the sight of blood, so I didn't want to go into medicine like a lot of my friends from high school seemed to

be doing. I later learned they didn't like the sight of blood either.

I did not intend to practice law. I considered law school to be preparation for whatever I wanted to do. The U had a “two-four” program that started law school after two years of undergraduate school. In other words, the program allowed admission to law school after only two years of undergraduate studies with the stipulation that an additional fourth year of law would be required before a law degree was granted.

The U had a well-regarded law school. The quality of the faculty was excellent, and many of the professors enjoyed national reputations. Charles Alan Wright was a well-known constitutional law professor who later moved on to teach at the University of Texas. William Lloyd Prosser received his J.D. from the U's law school, and while serving as a professor there, wrote *Prosser on Torts*, a textbook that is still widely used today. I don't recall if there was a formal application process or entrance exams that I needed to take; I just showed up and said I wanted to go to law school.

The law school let in three times as many people into the first-year class, setting the stage for the classic scenario: “Look to your left, now look to your right. Only one of you will be here by the end of the first year.” While it was not difficult to get into law school, for some it would prove difficult to stay there. The traditional Socratic method of teaching law did not make things easier for the ill-prepared. Fortunately for me, I never felt uncomfortable in any academic situation, so I wasn't worried about surviving. Once I got into law school and did well, I decided I would go into law as a profession.

Law school did not have much effect on the life I was enjoying in college. I was still selling ladies' shoes twice a week. My social life was busy. The only time I saw any conflict between my social life and my academic life was when I became president of my fraternity. At the end of the first year of law school, my grades qualified me to be on the Law Review. Instead of accepting, I decided to become fraternity president. I figured that since I was in the "two-four" law program, I could just get into Law Review during my third and fourth years. However, my grades dropped during my tenure as fraternity president, and I wasn't invited in my third year. That pushed me to bring my grades up, and I was finally able to join Law Review during my fourth year.

I was not an editor on the Law Review, but I did work on case notes. One case note I wrote dealt with employees' restrictive agreements, such as covenants against competition. Some years later I ran across a case (it may even have been Federal) that stated, "As the author of that case note at the University of Minnesota Law Review said, 'People who are employees are required to be at a level above the normal.'" I said to myself, "I didn't say that. It was Justice Frankfurter; I quoted him." I looked up the case note, and sure enough, I did not footnote the quote. As a result of my mistake, I got credit for a wonderful quote uttered by a more prominent jurist. The other two case notes I wrote had to do with taxation. It was my first exposure to the specialty of tax law. Little did I know at the time it would be far from my last!

I admittedly didn't work hard in law school. I just showed up and read the material. I got out of law school and went

CARRY FORWARD

right into the Navy to fulfill my ROTC responsibility. Many of my classmates with Law Review credentials clerked for judges and worked in big law firms after graduation. In the final analysis, I'm glad that I didn't follow that career path.



*AT AZA convention, Indiana University, Sept. 1949, where I was named top Orator.
On right, runner-up Harold Bailin.*



My good friend Bob Stone is to my left accepting trophy for something, not sure.

NOMADS NO LONGER

After Three Years Zeta Beta Tau Comes to Rest

"Home is the place where, when you have to go there, they have to take you in," wrote poet Robert Frost.

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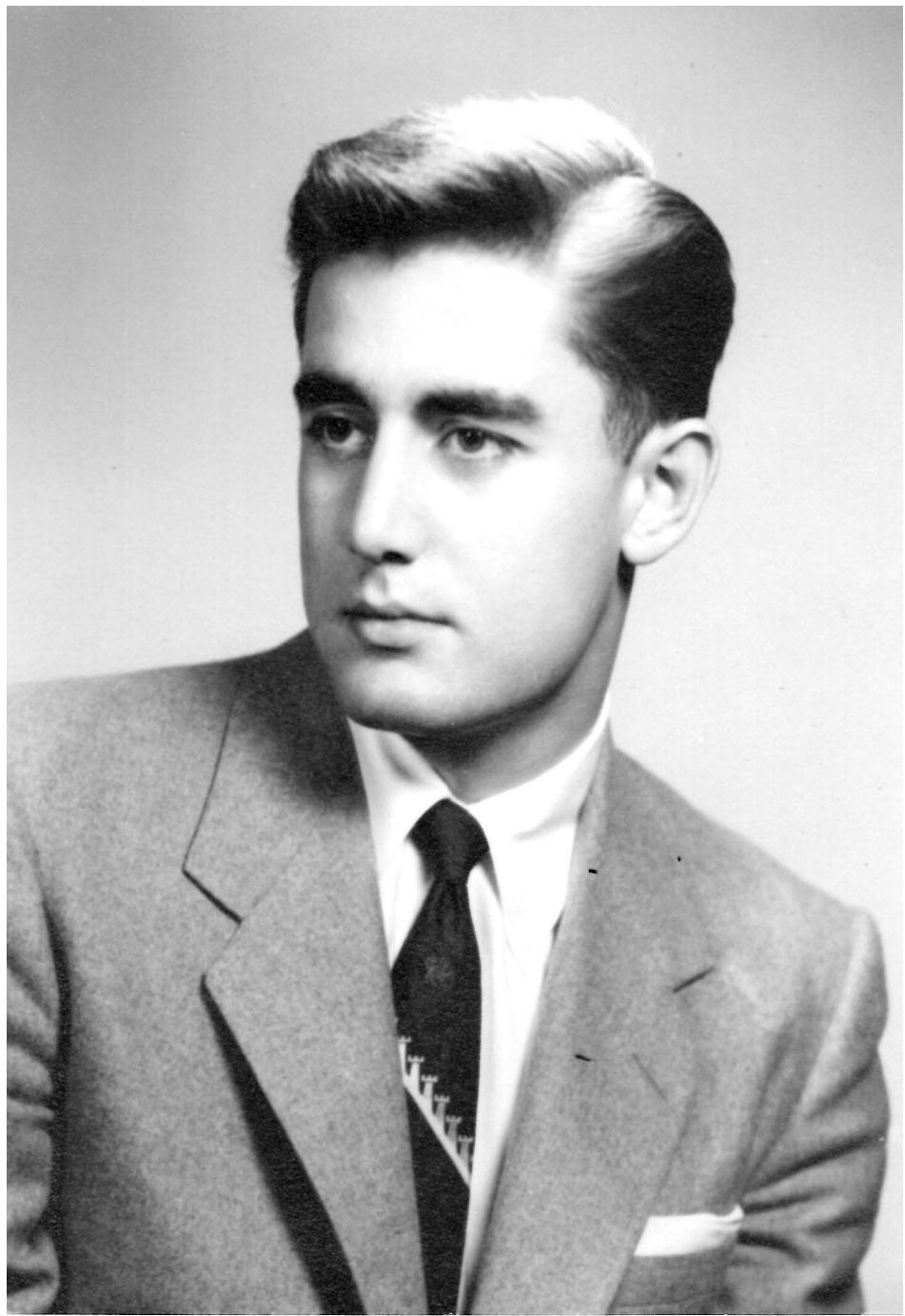
GETTING READY for a big date means that pledge Gene Geller gets help and advice from old timers Bob Krishef, left, and Jerry Mondlane.

PLEDGE PADDLE is examined by, left to right, members Norm Dudovitz, Len Brazman and Ron Mankoff. Paddle is only symbol, is never used.

BACK ROW: Lewin, Brazman, Dudovitz, Geller, Sacks, Goldstein, FRONT ROW: Gordon, Rein, Krishef, v-pres.; Mankoff, pres.; Feinberg, sec.; Green, treas.
NOT IN PICTURE: Mondlane.



*UM article describing how ZBT found a home at the U. I was President of the chapter.
I am in middle photo and bottom.*



Portrait Photo in 1954 University of Minnesota Gopher Yearbook, p. 144.

IMPROVING OUR LOT

All my uncles were entrepreneurial. Dan Frank's specialty was knocking off products. For example, there was a bug killer that was all the rage after the war called DDT. He created a product with DDT that was used to kill fleas on dogs. He was quite successful and lived in St. Paul. He was the one uncle who played golf and belonged to a country club. Jules Frank worked for a furniture store, quit that, and opened his own store called Frank's Finer Furniture which didn't last long. Louis Frank had a store called Louie's Linoleum. I worked for him a couple of summers. Maury Frank ran a bar and later had a plumbing supply store called Frank's Plumbing Supplies. I worked for Uncle Maury one summer loading surplus ovens from the government. He claimed to have the most toilet seats in the world. Jerry Frank was in the residential construction business in Dallas. Another brother, Bill, worked for Jerry in Dallas. After he served in the army, Bill was in a serious auto accident, which cut up his face very badly, so he was quieter and more retiring than the other brothers. The youngest brother, Marshal, married an Orthodox woman and moved to California, so I never knew him well.

My dad was also entrepreneurial. Before my dad retired, he bought several residential lots on Raleigh Avenue South in Minneapolis. It was an irregular piece of property, and he

convinced the city to fill in the street. He then got it platted into lots and built a house on one lot and sold the other lots.

I decided to do the same. When I was in law school, maybe 18, I also bought some lots on Salem, the next street over from Raleigh. In fact, Salem had no street at all; it was just a ditch. I bought the lots for \$250 each. My first investment. I ended up doubling my money.

My dad then bought a house with the plan to remodel it and later sell it for a profit. This is what he did when we moved from 714 Oliver to a larger house at 1022 Oliver. Dad was a doer. He liked to work with the men who did the carpentry. He always carried cigarettes for them, which was funny because he didn't smoke. He was just trying to keep the workers happy. He had no real idea how much it was going to cost but the remodel made it look to me like a very fancy house. We lived with my Frank relatives when we were between houses; my dad was selling one house and remodeling the new one. This all fascinated me. On February 21, 1955, when I was in the Navy, I typed a letter:

Dear Mom, Dad, Mar, Harry and Deanie, (Deanie was Uncle Maury's daughter who lived at my folks house.)

Well we've been out to sea for a week now, and it has been rough. That is, the sea has been choppy since we left Moorhead City on Thursday and our course has been such that the waves hit the ship Broadside, resulting in much rolling and pitching. I haven't been seasick ... but it was tough to sleep with the motion."

I continued to talk about my short haircut and other daily routine stuff. At the end, I added a handwritten “P.S. How’s the sale of the Duplex coming?” I was always interested in how the investments were doing.

My dad also bought a building that was across the street from Uncle Maury’s plumbing store. My dad remodeled the upstairs into living quarters. He ended up selling that building to Uncle Maury. My dad owned buildings in run-down parts of town generally. Years later the Hubert H. Humphrey Metrodome football stadium was built in that area and those properties were condemned.

My father’s real estate business was, shall we say, eclectic, but it kept him busy. He loved managing these properties. He was good at it. It helped that he was handy and could fix most things. He had no fear of making repairs on his own.

During one of my visits back to Minneapolis as an adult, my dad took me for a drive into North Minneapolis. He pointed out certain properties and joked, “I lost \$100,000 here. I could have bought this building, I could have bought that building and I didn’t, so I lost all that money.” But his investments allowed our family some upward mobility and I learned valuable investment lessons.

One thing I learned from my dad was to take an early loss and let it go. My dad wouldn’t hold a grudge. He was easygoing that way. If it doesn’t work, just let it go. Aggravation is a bad price to pay for anything. What life is all about is living happily and without annoyance. You add positively to your life that way. Take your chances where you can. And luckily, sometimes those chances pay off.

THE NAVY

My decision to join the navy ROTC was primarily a financial one; I needed help paying for college. In 1949, the year after I started college, the Korean War began. I applied to the Navy Reserve Officers' Training Corps (NROTC) when I turned 18 on October 13, 1949. My application was accepted.

My folks were not helicopter parents in any regard; they let me make my own decisions and supported my decision to join NROTC. The application asked what university I would like to go to. Without much sophistication, I listed the University of Minnesota first and then listed UCLA and Harvard on a whim. I was then advised by the Naval Department that I had been accepted to the UCLA NROTC program starting in the fall of 1950. I said, "Whoa, whoa, I don't really want to go to UCLA, I want to stay near home." I turned down the appointment and I applied again the following year, but this time my choices were "Minnesota, Minnesota and Minnesota." I was assigned to the Minnesota NROTC program during my first year of law school, which was my third year at the U.

I have flat feet, so I had to stand on the edges of my feet to pass the initial physical. Four years later, when my final physical examination was scheduled, I decided to stop walking on the edges of my feet and demonstrate that my feet were truly flat. The doctor took a look at that and said, "Okay,

you're out." I said, "What do you mean?" He said, "Well you have flat feet. You can't go in the Navy." Upon reflection, I did not want out. I made a commitment and wanted to honor it. I told him that my feet did not bother me and persuaded him to approve my examination.

I took Naval classes in NROTC and one of the required classes was geometry. The class conflicted with a law school class, so I never attended the geometry class. I took geometry in high school, so I tried to wing it based on that foundation. I was overly ambitious in my strategy, and I received a "D." Despite my other cumulative good grades, that grade in geometry kept me out of earning an honors distinction in college.

During the three summers of NROTC stints, we endured different kinds of "basic training." In the summer of 1949, my sophomore year, we sailed on the landing ship USS Lindenwald to Norway. Another summer we went to the aviation area where they encouraged us to learn to be a pilot. We went up in a yellow training plane and flew it for a little while. Then we went up in a bigger four engine plane and sat in the cockpit. It was like flying into your living room.

The NROTC had two programs. The first was a contract program where you were in the reserves in college, but you had no obligation for active duty after graduation. The other was the "regular" program where after college you had to serve for three years. The "regular" program paid your tuition, books, and \$50 a month while you were in college, so it was an attractive program. At the end of the four years, we were offered choices on graduation: Flight School, Submarine

School, or Supply Corps assignment as a “line” officer.” I chose the Supply Corps because I thought that experience might have some practical education value for life after the Navy. I didn’t think running a ship or shooting 50 caliber machine guns were something you’d use in everyday life, but maintaining books and ordering supplies seemed like it would have some practical business value. Also, Supply Corps personnel did not have to serve watches at night. They worked a 9 to 5 day and then they turned in. That was appealing to me.

After graduation from the U and law school, I was 22, and ready to join the Navy. My commission was publicized in *The American Jewish World* on July 2, 1954:

COMMISSIONED IN NAVY

Ronald Mankoff, son of Mr. and Mrs. Harry Mankoff, 914 Vincent Ave. N., who graduated June 12 from the University of Minnesota Law School, has been commissioned an ensign in the Supply Corps, U.S. Navy, and will undergo training for three months at the Navy Supply School, Athens, Ga. Ensign Mankoff was admitted to the Minnesota bar June 21.

When I left, I brought with me a pocket-sized, brown, leather photo album with five small pictures. Two pictures were of Mom and Dad. One picture was of Marilyn with her husband Harry Rovner, another a photo of their wedding, and a picture of my good friend Bob Stone and his new wife Nancy. Bob and I remained good friends from our time at North High, ZBT, and to this day.

Almost immediately after graduation, we flew to the Navy Supply Corps School in Athens, Georgia for three months of training. The Supply Corps School was located on the site of the old University of Georgia campus. It provided a comfortable and collegial atmosphere. To be perfectly frank, I didn't do very well there. I didn't memorize the material, and I was not particularly interested in details of the Naval supply system.

My first assignment was aboard the USS *Randall* (APA-224). It was a liberty cargo ship converted to an attack transport, meaning it was designed to transport troops and their combat equipment, and land them on hostile shores. It carried its own landing craft. The *Randall*'s primary activity was to pick up Marines at Little Creek, Virginia, and transport them to beaches for practice in loading the assault boats and storming those beaches. It was named after Randall County, Texas, and had been in service since 1944. I joined it in Norfolk, Virginia just as it returned from a Mediterranean cruise. We went to Guantanamo, Cuba. Later we went to a base up the Virginia coast. My job as a dispersing officer was to be responsible for the payroll of the ship and the payment of vouchers as they were sent from non-Navy suppliers. I paid the crew and the Marines when they were on board. Not much of a job as it turned out. The most exciting part of the job was the monthly trip to a bank with a .45 automatic strapped to my waist and two gunners' mates armed with submachine guns riding shotguns. In addition to my financial duties, I was a boat officer and oversaw a 50-caliber machine gun turret on the ship.

When my tour on the *Randall* came to an end after 15 months, I requested a transfer to New England. I was assigned to the *USS Fessenden*, a destroyer escort radar picket ship stationed in Newport, Rhode Island. The *Fessenden*'s job was to go to a picket station in the North Atlantic and watch for Soviet aircraft or submarines. Needless to say, none came. Once, however, we picked up a sonar sounding of a suspected submarine, which caused us to spend the night sleeping in life jackets. Bad weather and the heavy radar equipment mounted on the ship gave it a bad ride, so it wasn't a pleasant experience.

My duties as the supply officer on the *Fessenden* were broader than I had on the *Randall*. I admit that I was not a tough officer or serious about my job; I didn't know how much work went into it. My chief petty officer was a cook, and a first-class petty officer handled the dispersing. I didn't spend a lot of time worrying about it. Unfortunately, there was an inspection of my department. We didn't pass because the kitchen knives had not been cleaned next to the handles.

I wasn't the only one who was lax in my duties. The captain of the ship was an ex-flier who had turned to drink. As bad of a seaman as he was, one day we were coming in to dock and there was inclement weather. He didn't want to bang the ship into the pier. He had to shoot lines over with shotguns, except he was so far off, that the lines would fall short and land in the water. Within moments there were flashing light signals from the pier signaling, "Captain, we're over here."

The *Fessenden* officers were a different crowd than on the *Randall*. The officers were primarily married men whose families in Newport wanted to see them every time they returned from tours at sea. As soon as they pulled into port, they went straight home to their wives and children. I didn't have much to do. I owned a beautiful amethyst Pontiac convertible, which I bought to replace the light green Pontiac convertible I had bought in Norfolk from a Marine captain. Unfortunately, it wasn't easy to get from Newport to any other reasonable location without a serious commitment to travel. I must have been too lazy to make that commitment because I spent most of my free time on the ship.

Overall, I liked the Navy. The other officers were fun to be with. The first-class petty officer who helped me was extremely competent and properly deferential. It was during this time that I leveraged my artistic talent to take on the project of building a model of the *Randall* from the ship's plans. Others before me had attempted to build a model and failed. I made the initial mistake of choosing a hard piece of mahogany to shape the hull. That took too long. It was much easier doing the superstructure of the boat and the antennae. The finished product (painted with official ship paint) now sits in our home in La Jolla, California.

One of the required NROTC summer cruises was to Orange, Texas where they had a naval flight school. On the way down I passed through Dallas and spent two nights with my uncle Jerry Frank and his wife Emme Sue, and their kids Jerry and Michael.

Uncle Jerry was a favorite uncle. He had a colorful past. At one point he wanted to be an actor. He and a close friend, Harry Silver, sold stuff on the road. Before the war, he worked as a manager of a shoe store in Memphis where he met and dated Emme Sue Binswanger. Uncle Jerry served in the Army during WWII. For much of his service he was based in Italy and became a fan of opera. After his discharge from the Army, he went back to Memphis, married Emme Sue and they both moved to Dallas.

When I visited Jerry and Emme Sue in Dallas, I loved the way they lived. Their maid cooked breakfast to order. The weather was modest compared to the severe winters in Minneapolis. During that visit, Emme Sue and Jerry would say, “Well, y’all should come down here.” I took them seriously and right then and there decided that I would one day move to Dallas.



*Sophomore NROTC Midshipman operating signal searchlight aboard landing ship
USS Lindenwald during cruise in Atlantic.*



I carried a small brown photo album with 5 photos in the Navy. One picture is mom and dad, June 13, 1954 in Wisconsin.



USS Randall Nov. '54. In my office. Note: nameplate on desk, key ring on belt, mirror on wall - to watch safe behind me.



Working on USS Randall model, 1955. This model travelled with me to Colhurst, Lakeside, and now resides in La Jolla.



*Aunt Emme Sue's caption: "Ronnie "23" and Mike "5" at Jerry and Emme Sue's house
on Edmondson in Dallas, January 1956."*

FINDING JOY IN THE VIRGIN ISLANDS

In April of 1955, the Navy loaned the *Randall* to Universal International to make a movie called *Away All Boats* which was about the crew of the *Belinda* (APA-22). Filming took place mainly around St. Thomas in the Virgin Islands and Vieques Island, Puerto Rico. During the shoot in St. Thomas, I had my first brush with Hollywood fame. On the first night of liberty we went out drinking with the film crew. We drank a lot of Anejo Rum. The film's director gave me some lines to say as an extra. I was thrilled, but the director ended up giving the part to another guy he went drinking with the next night instead. Because of the film shoot, the officers were able to take shore leave in St. Thomas.

On Thursday, April 7, three of my fellow officers and I went out drinking at the Virgin Isle Hotel bar. I noticed an older gentleman with a mustache walking in with a stunning young woman. I thought she was a movie star. I turned to one of my friends and said, “Isn’t it a shame these old guys bring these young girls down here?”

About a half hour later the social director of the hotel came over and said to me, “Would you like to meet a young lady who is here with her family?” I don’t know why the social director picked me out instead of the other three guys I was with. Of course I agreed, and the social director led me to a

table in the dining room where the “movie star” was sitting beside the older gentleman with the mustache. There was Joy and her mother, Hana, both looking bored with their heads on their hands, sitting with Joy’s father, George. Hallelujah! The older gentleman I scorned earlier was her father!

Joy’s family was from Connecticut. Joy was 20 when I met her. She was in her third year at Connecticut College and studying sociology. As Joy tells the story, she wanted to go to the Caribbean on Spring Break, but her friends didn’t want to go, so she talked her folks into going.

I sat down and the Shechtman ladies were not interested that I was there. Unbeknownst to me at the time, when the social director suggested that there were some wonderful men from the Navy on shore leave, Joy allegedly said, “Please do not bring anybody over.” She was a very prim and proper person and wasn’t looking to meet any Navy fellows on shore leave. Since Joy did not seem interested in talking to me, I talked to her father instead.

George was born in Hartford. He had two brothers, and their father had started a used car business in Hartford. George and his brothers later expanded into trucking and started a business selling and leasing trucks. They had one shop in Hartford and one in Springfield, Massachusetts. One of my cousins was also in the industry. Jimmy Rappaport owned a National Auto Parts and later started a company called Federal Trucks, which George knew by reputation. I think it gave me some credibility that I had family in a reputable company.

When the music started playing, I asked Joy to dance, and she said yes. I fell in love with her right there on the dance floor that night.

I couldn't wait to see Joy again, so when I got back to the ship the first thing I did was look for the captain. When I found him I said, "Captain, is there any chance I can have the weekend off?" Shooting of the film was going to take place on the ship all that weekend so it was not an unreasonable request. As fate would have it, he agreed. If he hadn't, my life would have turned out very differently!

This was all spur of the moment. On Friday I went to the hotel and asked for the cheapest room. They said they had a cabana they could rent me next to the pool. I said, "Terrific, I'll take it." My clothes were limited. I had no sandals, so I wore my dress black shoes everywhere, including the pool. That night, Joy and I had dinner and took dancing lessons. The next day I rented a jeep and we drove to Magen's Bay on the other side of the island.

We had a wonderful weekend. I asked Joy if we got married would we have to get married in Hartford or could we get married in Minneapolis. I had only known her for three days, but this was absolutely the first and only girl that I had ever felt that I could marry. In Hebrew, we have a word, *bashert*, which means something that is meant to be, or destiny. Joy and I are *bashert*. We were meant to be. I liked that she was bright, had opinions, and was slender with high cheekbones. These were attributes that Minneapolis girls in general did not seem to have. It was love at first sight indeed.

Joy was the only girl I ever loved. Early on, when I asked her to marry me, I said, “We can live on the Navy base, they’ll give us a nice house and you can have your own washing machine.” I was joking, of course. She wasn’t joking when she said she wasn’t interested in that.

Joy went back to Connecticut, and we wrote to each other. On May 4, three weeks after we met, I wrote, “Sorry as I am that we haven’t been able to be together these past three weeks, I’m glad that I’ve had the chance to read your letters...I really think I’ve been able to understand... you better through your letters. My respect... for you grows with each letter.” We wrote letters back and forth to each other for years. I think Joy kept every letter I wrote to her.

We were far apart, and those letters were the only way we could really get to know each other. On April 27, 1956, I wrote, “Talk about reading letters over again! I think I enjoy reading yours the third time better than the first! That first reading is always fast— hunting for familiar phrases and the ‘tone’ of the letter. The second time through I understand your words— but that third time....!”

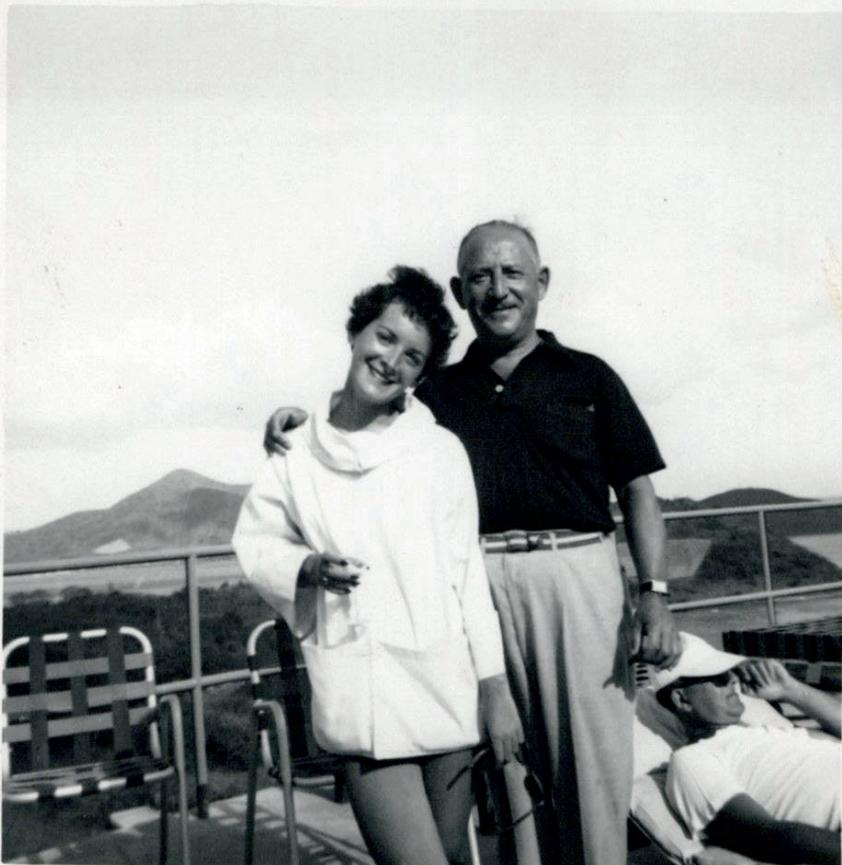
Joy remembers a phrase I wrote from one of the letters, which was “I went out on the deck and a drop of rain fell on my cheek. It was a kiss from you. I love you, Joy.” She read that letter while she was in class. Joy gasped and everybody turned around to see what was wrong. After we were married, I painted a bouquet of flowers and wrote that note in the painting for her.

I visited Joy three times while in the Navy. Each time I flew on a Navy plane to a naval air station called Quonset Point

Air National Guard Base in Rhode Island. During a major flood in Hartford, I hitchhiked and spent the weekend with Joy and her family. We met up at Connecticut College, too.

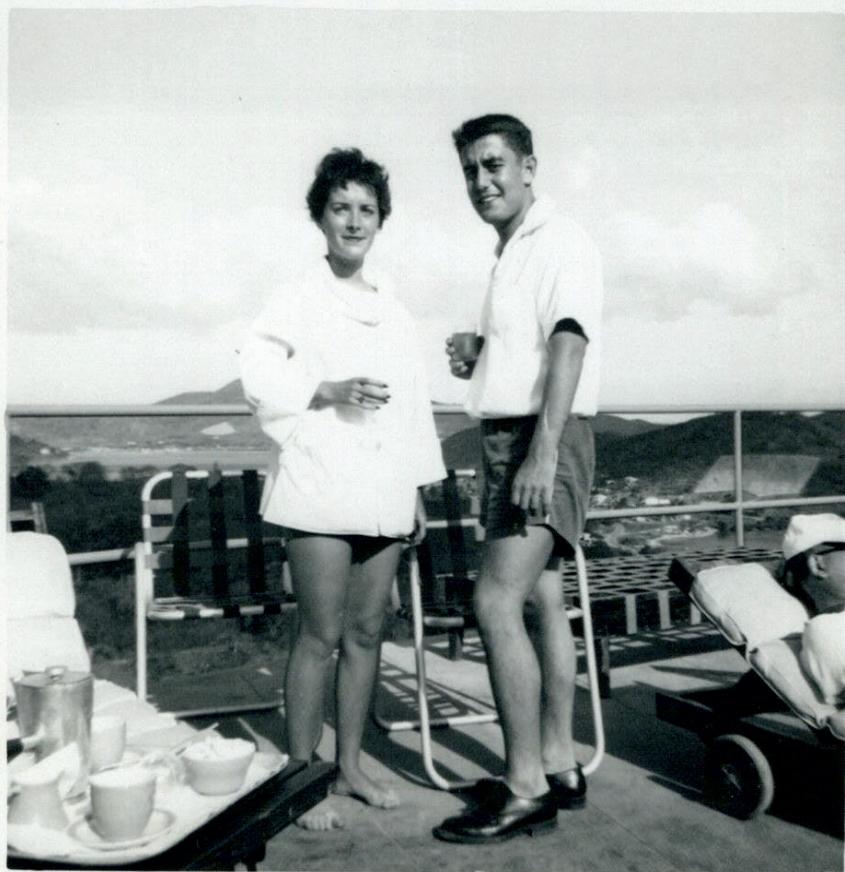
Being apart was hard on us both. In April of 1956, I sent a letter to Joy that said, “Outside my window, the streetlight plays blue beams over the occasional snow, and barren branches grasp at the lighted circle. *God*, it’s a lonesome world. Only lonesome, tho’ because you’re out there—away from me. It really makes me feel separated from everything alive. I wish you were here with me. I really do.”

We had been dating for a year when I asked her to marry me for the second time. She declined, and I decided it was time to say goodbye. Joy was taking her final exams and I told her we were breaking up. The bottom line was that Joy was not going to marry me while I was in the Navy.



APR • 55

April 1955 St. Thomas at the Virgin Isle Hotel. Joy with the "older gentleman," Joy's Dad, George Sheethman.



Joy and me with my black patent dress shoes. The Virgin Isle Hotel, April 1955.



*That is me and Joy on far left at Virgin Isle Hotel pool. George and Hana are in
the picture too, both wearing black.*



November 1955, New London, CT with Joy's friend from Conn. College, Judy and her future husband Lucky Shore.



January 1956 at Connecticut College with Joy.

MASTERS OF TAX LAW

In June of 1957, on the day of my discharge from the *Fessenden* and Navy, I was notified that there was a call waiting for me on the dock from my mother. She told me that Sydney Feinberg, a prominent attorney at a well-regarded Minneapolis firm asked her, "When is Ronnie coming back? We'd like to hire him." Mr. Feinberg's son, Tom, was a Harvard Law graduate who had been in the fraternity with me at Minnesota. But for Mr. Feinberg's inquiry, I had planned to go to Dallas based on my favorable impression of the city when I visited with Uncle Jerry and Aunt Emme Sue. I had no real desire to go back to Minneapolis. But because of the Feinberg opportunity, instead of going to Dallas, I climbed into my Pontiac convertible and drove back to Minneapolis.

When I met with Mr. Feinberg, he was most encouraging and optimistic about my prospects for joining the firm. As a formality, he asked me to meet with two other partners in the firm. I met with the first partner, and he seemed fine with me joining the firm. The second partner was not effusive at all and just said, "Well, thank you very much for coming in." It seemed like an abrupt put-off and brush-off to me. I left their offices and walked across the street to the office of Leonard, Street, and Deinard, a much more prestigious and predominantly Jewish firm. Most law firms in Minneapolis at the time were either Jewish or not.

The Deinard brothers, Amos and Benedict, had an interesting pedigree. Their father, Samuel Deinard, was the first reform rabbi in Minneapolis. Amos Deinard became blind at an early age as the result of a degenerative eye condition. Amos and Benedict attended Harvard Law School together and Benedict read him through law school. Amos was widely known for his work to eliminate discrimination in hiring and was also a founder of the Minneapolis Jewish Federation. Benedict was a deputy attorney general in the U.S. Department of Justice during World War II, and one of the four civilians asked to participate in the Nuremberg war crimes trials. Benedict also taught at the University of Minnesota Law School and was vice president of the Minnesota Orchestral Association.

After reviewing my resume, the firm offered me a job on the spot. I was delighted. Subsequently, Mr. Feinberg expressed his disappointment that I had not joined their firm. In any event, joining Leonard, Street, and Deinard turned out to be the best for me. I was flattered to be working at such a prestigious firm. I now had a good job and was ready to “settle down as a bachelor.”

As a first-year associate, I was earning \$400 a month and I spent most of my time doing research and preparation of memos for the partners in the firm. The partners and associates were a gracious group of people. I spent time after work with the Bachelor’s Club of the Junior Chamber of Commerce. We would cocktail every afternoon and chase girls. I was trying to find someone in Minneapolis who compared to Joy, but I was unable to.

I wrote Joy a letter at her last known address which was the Hotel Barbizon for Women in New York. Since we broke up, she had graduated and taken a job as a secretary at CBS. She moved to a sublet with a woman from Cleveland, Ohio. Fortunately, The Barbizon forwarded the letter to Joy. On August 30, 1957, she answered, "As you might have guessed, your letter came as a complete and utter surprise. Your curiosity - very natural. I, too, have been most curious about you - where you are and what you are doing, especially since you *finally* were through with the Navy." She further informed me that she wasn't married. This was promising.

Before Joy met me, there was some competition for her hand. It was not surprising Joy had other suitors because she was so stunning. I was amazed she was still unmarried. We exchanged more letters. I wanted to rekindle our relationship from afar; however, Joy was very clear that she would not consider that possibility. On October 29, 1957, she wrote, "And now back to that much-discussed subject. I don't want to sound brutal, Ron, but your idea about courtship really is not logical. Nothing can ever come of 'us' at this great distance. We just happen to be too far apart for dating normally, and this not being a lonely-hearts type thing, no decisions or affections can be made or reconstructed via mail."

Eventually, she started to warm up to the idea of seeing me again. On November 19, 1957, she wrote, "I thought you never liked Minneapolis? In dwelling on the subject, I have meant to ask you what you are doing there. And all these invitations - why don't you come here?" While I had only

worked at the firm for a few months, I was determined to court Joy in New York. I still loved her, and I wanted to pick up where we had left off a year earlier.

Going to my bosses at Leonard, Street, and Deinard and telling them I was leaving to chase a girl in New York didn't seem dignified, and getting a job at a New York firm didn't seem likely. I figured the concept of me going to further my education was a viable reason to leave the firm. It was dignified and appropriate, and it would be paid for by the G.I. Bill. I don't recall where exactly I had heard of the NYU Taxation program, but it was fortuitous timing. NYU's Masters in Taxation program, established in 1945, was still in its early years and was recruiting students. I had a good law school resume and I had been working for a year, so I liked my chances. I was accepted, quit my job, and after a little over a year in Minneapolis, moved to New York in August of 1958.

NYU didn't have a dorm room for me, so I moved in with my uncle Dan Frank, who was doing business from a hotel room in New York. I stayed with him for two nights before moving into an apartment with a classmate of mine. I stayed with him for a week, and every day I would go into the dormitory office to see if any rooms were available. Finally, a shared room opened with a student from Colombia, South America. He was a nice fellow in the international program. The trouble was that he snored terribly. I couldn't sleep, so I would get up and shake him to stop him from snoring. After the third or fourth night of doing this, he became violent when I woke him up. I went back to Doris at the dorm office and

said, “We’re in serious trouble.” Doris found me a single room and it made the rest of my time at NYU very comfortable.

I began my nine-month Master’s in Taxation program along with 74 other graduate students at New York University in August of 1958. I moved to New York only because Joy was there, and I wanted to court her. I knew nothing about taxation. While I had written case notes at the Law Review about tax law, I was not particularly interested in the field.

Since the NYU tax program was relatively new, the faculty had a sense of originators and founders of the school, and therefore felt responsible for it. One of the most important founders was Gerald Wallace. Wallace, a graduate of the Yale Law School, taught tax law at Northwestern University and at Yale, and later became a special assistant to the United States Attorney General in 1941, and thereafter, chief of the criminal section of the Justice Department's tax division. Mr. Wallace was with the Manhattan law firm of Cravath, Swaine & Moore in 1945 when Arthur Vanderbilt, the dean of New York University's School of Law, recruited him to start a program in tax law.

As easy as school had been for me in the past, I ran into some trouble at NYU when I took the first practice exam. The majority of the students in my class were CPAs or loved tax law. They sat around discussing tax matters that I knew absolutely nothing about. I said to myself, “Oh my God, I’m going to flunk.” I couldn’t let that happen. I decided I needed to study differently than I had in the past. I started memorizing the tax law. I found out that I was smarter than I thought I was. There was a level of understanding and

retention two or three inches above my head that I had not utilized before. The practical result was I came out of NYU knowing the Internal Revenue Code backwards and forwards because I memorized it.

I had another problem. Courting a young lady in New York City is expensive, and I was strapped for cash. The G.I. Bill paid me a \$110 stipend per month, which was not enough. In addition to creating the tax program and curriculum, Professor Wallace was also a wonderful professor, and great guy who would put himself out for students, and on occasion have a drink with us as well. After I had been at NYU for a semester and done well, I went to him and asked, “Everybody tells me they have scholarship money. Is there any money left around because I could sure use it.” Professor Wallace directed me to a job at the Institute of Judicial Administration, which is in the law school, and they paid me \$500 a month to write memos on issues of judicial administration.

The extra \$500 made it possible to court Joy in New York. We would go out to dinner in Greenwich Village and see shows and movies. It was a nice overall experience being in New York during the late ‘50s. Joy and I were enjoying our courtship, until we broke up for another reason. One night, I took Joy to the theater, and for some silly reason I thought she wasn’t paying enough attention to me; she was looking around at other people. So, I said, “Forget it,” and we broke up again.

Soon after, a friend of a friend introduced me to a girl who was an artist. I had started painting in acrylics and oils when I

left the Navy, so we had a lot in common. I dated her a couple of times, and we even went up to Maine and we painted together. But that didn't last. I dated another girl named Pam Koh, who invited me to play bridge at the Harmony Club. That did not last either.

I finally wised up and realized that Joy was the one. I had previously loaned her a book, and I used that as an excuse to see her again. I went back to get it and soon we were dating again.

I enjoyed my time at NYU. In addition to the excellent professors, there was a camaraderie among the students as well. I ended up doing well in the program. I was about to graduate from NYU in May of 1959, third in a class of 74, so circumstances had shifted. My future appeared more promising. I was finally a viable candidate!

I asked Joy to marry me again a third time, and this time she said yes. After I gave the ring to Joy, I sat down with her parents. Joy's mother said to me, "She could have married a doctor." Joy and I laughed about that later. I knew I had to marry Joy because there was nobody else in the world I was going to marry. I really feel that if Joy had not married me, I would be a bachelor today.



One of our dates.

FIRST, FIND A JOB IN DALLAS

Our plan was to pick a date for the wedding after I secured a job in Dallas. The day after the last exam at NYU, in May of 1959, I packed up and left for Dallas. I hopped in my car with a couple of other guys to split costs, and we set off on our journey down South. We got lost. It was dark, and the guy driving at the time made a right somewhere in Ohio when he should have made a left. We corrected course and finally made our way down to Dallas. I moved in with Uncle Jerry and Aunt Emme Sue and then went out to find a job in Dallas.

I had heard of a Dallas Tax Litigation firm called Durant & Hobby. Billy Joe Barton, who was at NYU with us, had a job offer at Durant & Hobby, a two person Federal Taxation firm. Billy Joe was proud of his opportunity to work with Durant & Hobby. But the job was dependent on them getting a big case, which they did not get. Billy Joe ended up getting a job in Alabama or Mississippi. Durant & Hobby was one of my first interviews and I was very impressed.

Went Durant was already a legend in Dallas when we first met in 1959. He was 51 and in the prime of his career as a tax litigator. I recall in my interview that he had a husky voice and was feisty. His reputation had been built trying cases that others wouldn't dare touch and winning more than his share. I very much liked Durant and Hobby but they could not offer me a job at that time. They suggested that we stay in touch.

At the third law firm where I interviewed, I was offered a job. It was a high-end, white shoe law firm with 13 attorneys. In Dallas, the law firms were mixed between Jewish and Gentiles; they didn't seem to have solely Jewish firms as they did in Minneapolis. Al Ackman was the tax partner at that particular firm, and he said, "We're looking for a tax lawyer, so you've got the job, subject to the two-name partners approving it once they come back from vacation in Europe." That was fine by me. I flew back to Minneapolis, bought Joy a ring, then flew to Hartford.

Joy and I planned to have a small wedding in Hartford in June of 1959. But when I went back to Dallas, the job I had been counting on fell through. The two named partners gave the job to another lawyer named Joe French because Joe had experience dealing with the IRS. We decided to put off the wedding until I could find a job.

It was a hard time for me. It is one thing to look for a job for oneself, but now I had the added pressure of finding a job for me and Joy, so we could get married. It was not going to be easy, because most Dallas law firms had never, or would never, hire a Jew.

Life always has its ups and downs. The way I deal with problems and worries is to decide what I can do and then I do it and then I stop worrying. It's a formula that has worked well for me, one that I learned through my own experience. I discovered that when you worry too much, there is a tendency not to organize the problem. If something was happening and it was aggravating, there was a tendency just to sit and worry rather than sit down and identify what the problem was, and

more importantly, what can you do about it. Ultimately, there are a limited number of things you can do to solve a problem. The important thing is to identify them. Once you identify them and then actually go ahead and go through all the steps to solve the problem, you have a feeling that you have done everything you can, so there's nothing left to worry about. You can then move on to something else.

I also had a wonderful support system in Joy. On July 9, 1959, as I was going door-to-door in search of a job, Joy wrote, "Sweetheart, I don't think I could take this separation if we didn't have so much understanding. Just as you say my letters are sustaining, our love is the sustaining thing for me...and the knowledge that very soon (relatively speaking) we will be together forever and ever. That keeps *me* going. We're going to have a wonderful life, my darling." Joy's letters encouraged me to keep trying.

The problem was I needed to find a job, so I stayed in Dallas and pounded the pavement again for four weeks. Most of the law firms were clustered downtown, so it was easy to knock on doors. There was no reason to worry.

By July I secured a position with Lynne, Blanchett Smith & Sheldon, a 13-person law firm at a salary of \$400 a month. They told me that they had never hired a Jewish lawyer before, because they thought Jewish lawyers tended not to stay. I assured them of my loyalty, and I got the job. The wedding was on for November!

JOY AT MY SIDE

Our wedding was a small event that took place at Joy's parents' home in Hartford on November 3, 1959. Her folks, her brother Mort and sister-in-law Susan Spring Shechtman, and my folks and my sister Marilyn, her husband Harry Rovner, attended. We were married by Hartford Rabbi Morris Silverman, who edited the conservative prayer book. Until the day he died, my uncle Dan Frank thought I intentionally had not invited him, but it wasn't personal. It was our decision not to have a large wedding. We celebrated the night in a Hartford hotel and then continued our honeymoon in Jamaica at the Half Moon Hotel. We took many pictures in Jamaica. We went from there to New Orleans and then to Dallas.

Before we married, I rented a small apartment behind the shopping center on Lovers Lane. Aunt Emme Sue made it homey by hanging prints, putting out flowers, and doing other things that made that little place warmer for a newlywed couple. She even stocked the refrigerator for us as part of her continued gracious hospitality.

I carried Joy over the threshold, and I knew that I was home. We've been married for 62 years now. Every morning when I wake up, I get to see the woman I love. That has never varied.

Uncle Jerry and Aunt Emme Sue welcomed us to Dallas with open arms. Shortly after our arrival, they hosted a party

for 150 young people at 3525 Turtle Creek, the luxury high-rise that Jerry and Eddie Dicker developed. The party was an introduction to the Dallas Jewish community that instantly created social reciprocity. Our party calendar was filled out for some years thereafter in response to that one event. Incidentally, with some trick of brain power still not understood by me, I was able to say goodnight to each of the individuals by name. I looked at the guest list beforehand and I memorized it. However, I forgot those names shortly thereafter and have relied on Joy's memory for that sort of thing ever since.

A month later, Joy and I rented a one-bedroom furnished apartment in Frederick Square. It had a swimming pool in the front of the complex and we had a maid named Billie who came by once a week. Joy recalls the luncheon in that apartment for Aunt Emme Sue's mother Florence. Joy dropped the entrée on the floor but quickly put them back on the plates. It is not clear whether anyone knew this actually happened or whether they just graciously ignored it.

About one month into marriage, we had a disagreement over a pair of brown slacks I liked. It turned into a big argument. I said, "Does this mean we're getting a divorce?"

Joy said, "No, everybody argues."

I said, "My folks never argued."

Joy said, "Everybody argues."

Joy and her family were avid golfers, so I reacquainted myself with my golf game in anticipation of our marriage. Once we settled in Dallas, I promptly submitted my application for membership in the Columbian Country Club.

Uncle Jerry advised me that the only qualification for joining was that you had to be breathing. Nevertheless, I do recall being interviewed by Irvin Jaffe prior to my admission in January of 1960. The initiation fee was modest, and the dues were reasonable. At that time, the club had nine holes, and Joy and I played from time to time.

With family nearby and my wonderful new wife at my side, I was able to focus on building my career. Early on in my time with Lynne, Blanchett, Smith & Sheldon, I brought in a tax case from Uncle Jerry. His partner had bought land in a very luxurious area called Turtle Creek. They built a high-rise apartment building with a new technique called “poured concrete.” There was an enormous amount of rain that year, so the construction costs ran them \$300,000 more than they anticipated. Their accountant advised them to deduct the \$300,000. The government came back and said they couldn’t take the deduction. Rather, you have to capitalize it and treat it as part of the cost, and take it through depreciation. They proceeded to set up a deficiency for Uncle Jerry and his partner in the range of \$120,000. Uncle Jerry gave me the case, but he didn’t think we would win. Well, I won the case. The firm earned a fee of \$16,000, which was more than they were paying me annually as an associate.



There is a piece of our wedding cake still in our freezer.



Nov. 3, 1959 at Joy's folks home in Hartford. L-R Susan, George, Hana, Dad, Mom, and Harry Rovner. Mort took photo.



No caption needed.

... reading the weather report
☆ ☆ ☆
PATTER OF LITTLE FETES—Robert Jennings; H'wood and NY press agent for Martin Tak



ON A dinner party at Il Sorrento: it's Mr. and Mrs. Ronald M. Mankoff.

nat'l companies of "Fiorello!" "Miracle Worker" and "Advise and Consent," back to hometown Dallas this week for the holidays with parents the T. L. Jenningses . . . Dallas' Miss Hat—Millinery Institute's Anne Collins—entertained visiting I

From Dallas Times Herald, Nov. 22, 1961, Dick Hitt's social column.



My note to Joy. "A drop of rain fell on my cheek. It was a kiss from you. I love you, Joy."

DURANT & MANKOFF

A year into my career, I received an offer I could not refuse. I had kept in touch with Went Durant and Bob Hobby, and one day Bob called, and they offered me a position as a partner. This was a big deal for me. I went from making \$450 a month to \$3,000 a month as a partner. More importantly, Durant was the tax litigator I wanted to practice with.

Wentworth Tenney Durant was born in Milwaukee in September 1907. He attended a fashionable prep school and lived the playboy's life, financed by the success of his lawyer-father. At 18 he married his childhood sweetheart, Katherine "Pink" Durant, and sailed to Europe for an extended honeymoon, with his favorite car in the hold.

After graduating from the University of Michigan (1930) and its Law School (1932), Went practiced in Milwaukee for ten years. He had lost sight in one eye in a youthful escapade, so he was exempt from the draft, but in a burst of patriotism, he moved to Washington to serve as an attorney in the Fair Trade Commission. Bureaucracy was not his style, so in 1944, he moved to the Washington, D.C. Law Firm of Robert Ash, which specialized in the litigation of federal tax cases. Bob Ash taught him tax law and how to use it in the court room. Went learned well and developed a national reputation.

In 1949, he was recruited to come to Dallas as part of an effort to start a regional law firm. Outstanding lawyers from

all over the country were installed in plush offices in Dallas, Amarillo, and other major Southwest cities. The idea may have been sound, but it was premature. In a couple of years, Went found himself as one of many alumni of the firm practicing law in Dallas. By 1955, he had formed a partnership with Robert J. Hobby, an ex-Mobil Oil Company lawyer, who had a Master's in taxation from New York University.

The litigation practice was well suited to Went's temperament. He alternated bursts of energy and creativity with easy time and "chewing the fat." Went was a gifted storyteller with a wide range of details about a variety of topics. Went was equally at home discussing West Texas agriculture and the Greek classics. He could speak German, French, and Latin. He loved the outdoors, the mechanical and the theoretical. No topic defied his analysis.

Hobby was the planner and appellate briefer. Hobby reinforced what I learned as a debater, that each case should have a central theme such as, if you don't realize an economic benefit then you should not be taxed.

When I joined the firm, our offices were in the Davis building, but there were only two offices. My new office was the telephone room, which was essentially a closet with the phone equipment. Every time the phone rang my desk would shake. I had an old wooden chair, which I still own and keep at our home in La Jolla.

Uncle Jerry suggested that I have them put my name on the door. I said, "No, they aren't going to do that." "Ask anyway" Jerry insisted. So, I asked Went and Bob, and they

said sure. The name of the firm became Durant, Hobby & Mankoff and, like that, I was a 29-year-old name partner in a Dallas law firm.

Went had strong relationships with accountants in Dallas and West Texas. Most of his business came from out of town. Went let them know that our practice was limited to Federal taxation. I needed to bring in business as well. As soon as I started with Durant, Hobby & Mankoff, I made it a point to join the “tax speech” circuit. I also wrote many articles, perhaps close to 50. Accountants would see me speaking around town or read my articles, and that gave me business. We worked primarily on a contingent fee basis, which was attractive to many clients.

The procedure for litigating a tax matter was routine and straightforward. An internal revenue agent would determine a deficiency after an examination. He would send a Notice of Deficiency to a taxpayer. The taxpayer had a choice. Within 90 days he could file a petition with the Tax Court, which was an administrative court. There was no jury, just a judge, and the judge did not have to be a lawyer.

Alternatively, you could pay the deficiency and then sue for a refund in the U.S. District Court. Everything depended on whether one had a good precedent. In Tax Court, you would file briefs and the IRS had its own group of lawyers opposing you. If you went to the District Court, the opposition was the Justice Department. We enjoyed the Tax Court better, although we did occasionally go to the District Court for procedural purposes.

Six months after I joined the firm, Hobby passed away. Turns out Bob had cancer, which is the reason he wanted to hire me and make me partner. In addition to giving Went a replacement partner, he wanted the firm to continue so they could pay out his widow. They had a partnership agreement stipulating that if any partner died, his widow would be paid out over a period of time. Went was a good man but it was not clear to Bob he could continue the firm. It's possible that Went didn't know Bob wanted another partner to keep the firm going after he passed. I happened to be there at the right time.

I enjoyed tax litigation. Going to court was enjoyable because we were good at it and won a lot of cases, which was good because we were on contingency. I remember one year we tried ten cases on one Tax Court calendar. Judge Black held for us in seven, but we reversed the other three in the Fifth Circuit. We were not the underdog in the Tax Court or the Appellate Court.

Our business was growing, so we moved into a nicer building, 2323 Fidelity Union Tower, with six offices so we could add more partners and hire more associates. First, Bob Davis joined us in 1962, having clerked for Judge Davidson. Later, Jerry Wolens, a professor from SMU's law school, came in to do securities and corporate work for the firm. We expanded into tax planning, and things were going very well.

An early contingency case I tried had to do with Lee Optical, which was a national chain of credit-based optical glasses, which was owned by Dr. Ellis Karp and Stanley Pearl. The Lee Optical case involved the annual deduction of 15%

of credit sales, which was deducted as a reserve for bad debts. *Ellis Carp and C. Fay Carp, et al. v. Commissioner*. United States Tax Court (1961). On the face of it, it was an acceptable practice, but the reserve for bad debts kept growing and growing. The reserve was soon larger than their credit balance. They should have adjusted the reserve from time to time. The government picked up on this. The manager of Lee Optical recognized it was a bad case, and he hired us on contingency, thinking there was no way we would win the case. I argued Lee Optical had a consistent basis for deduction. I convinced the Tax Court and the deduction was allowed. We won the case. Lee Optical had to pay us a contingency fee of \$27,000, a lot of money back then. When Lee Optical had a new tax issue, however, they chose to go with another firm because they did not want to face another contingency fee situation. They retained that firm, paid hourly, and lost their case, so I guess they got what they paid for.

Another case involved our representation of a bank owner/president in a little West Texas town called Hale Center. The owner/president of the Hale Center Bank got to a point where he was ready to sell. The buyer did not want all of the bank's cash, so the owner/president, who had been taking a salary of \$20,000 for 30 years, suddenly raised his salary to \$75,000 two years before the sale. That reduced the sale price because he got the cash out of the corporation instead of the sale price. The corporation then deducted his salary. The IRS denied the deduction in excess of \$20,000 on the theory it was excess compensation, and you couldn't

deduct excess compensation. I brought in bankers from little towns all around Hale Center who said the president was terrific, that he was the dean of bankers and he had been underpaid for years. I won the case, and they were allowed to deduct the \$75,000 for each of the two years.

Our practice was doing well and we were growing. In 1966 we moved into the entire 39th Floor of the newly constructed, black and white, First National Bank Building on Elm Street. Our firm in the next 10 years would grow to 27 attorneys.

I was personally very grateful that I fell into tax law because it was a practice that had a gentility about it. Tax law was graceful and logical and it made good sense to me. In those days, the 1954 code had a certain symmetry. If you push down on one side, it came up on the other side. If you had an ordinary loss here, you might get a capital gain there. That appealed to me. In addition, you could practice tax law in a way that didn't make people angry. We had good relationships with government lawyers. There was no anger in the tax courtroom, as compared to a family law practice for example. In the 1960s and 1970s, the courtroom was congenial. You didn't have to attack anybody to be successful at it. And in the 1960s and early 1970s, we did not have to work long hours or pressure associates to work long hours to make a good living. Our motto was: "The practice of excellent law in a congenial environment."

And I am grateful for Went. I respected him greatly. He was a wonderful litigator. We would have lunch regularly at the Dallas Bar Club, then located at the Adolphus Hotel.

Occasionally after Went left for the day, I would organize and clean his desktop. He was my mentor.

Went actively enjoyed the practice of law and the people he worked with right up to the end. On the day he died in 1977, he was preparing a Tax Court case. His energy belied his years. He was striding down the hall on the 39th floor, his chin jutted forward, and a stubby cigar clenched in his teeth when his heart gave out and he collapsed. He died in my arms. Went Durant was 70. He left a message behind for us all: Success is doing what you enjoy doing, and doing it well.



A young Dallas attorney.

Taxes:

Popular and Timely Topic

A total of 947 persons turned out for the two-day, 22nd Annual Tax Institute or tax "road show", as one news reporter called it. The program, largest event of the year in the TSCPA's Continuing Professional Education program, was held in Houston, Nov. 18-19, San Antonio, Nov. 19-20, and Dallas, Nov. 20-21, with program personalities moving from one site to the next to repeat their presentations.

Right: Ronald M. Mankoff, Dallas attorney, (also shown in bottom photo addressing the San Antonio audience), spoke on "Leaving the Partnership."

Below left: San Antonio Chapter President John A. Poteet, Jr., center, and Harmon Walker, left, Fort Worth, pose with Institute speaker Herbert P. Haschke, of Dallas.

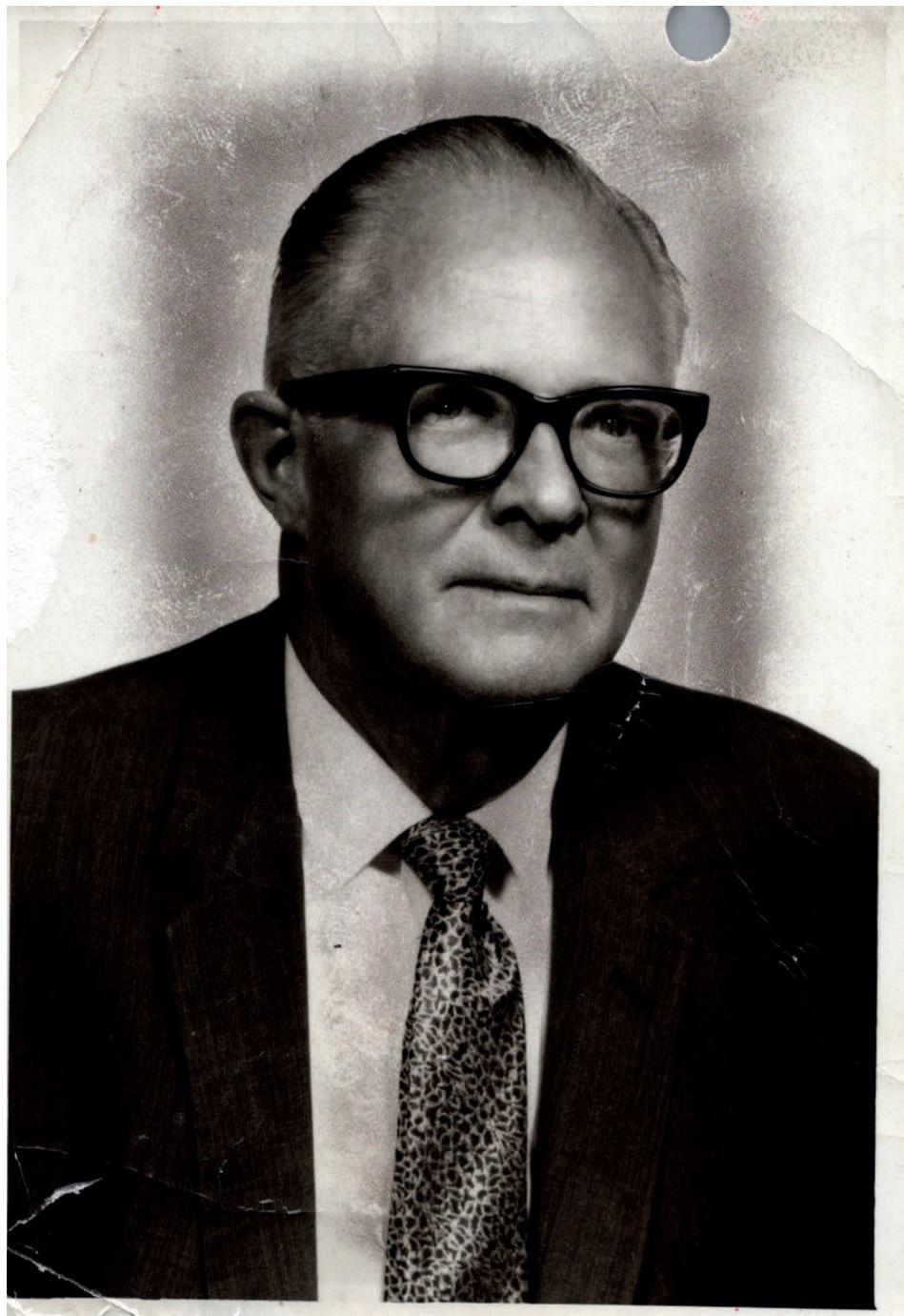
Below right: Helping with registration were, l to r, Sally Morrell, of San Antonio, and TSCPA staffers Denise Barnhill and Julie Kirksey.



From TX Soc. of CPAs magazine, 12/75-1/76. Photos of me addressing San Antonio CPAs, 11/19/1975, top and bottom photos.



*On the phone at Durant & Mankoff office, in the First National Bank Building,
39th floor.*



Wentworth Durant

A GROWING FAMILY ON COLHURST

When it became clear that we would be expecting the birth of our first child, we had to leave Frederick Square and find an apartment that would accept children. Our next home was the Clesi Apartments on Inwood Road. Selly and Joyce Belofsky, and Marian and Jimmy Friedley were our neighbors. Uncle Jerry graciously provided the furniture. The Danish Modern living room furnishings were staged in a model home he had previously built and sold; since he didn't need the furniture anymore, he generously gave all of it to us.

Our son Jeffrey Walker Mankoff was born on May 19, 1961. Jeff's middle name is in honor of Joy's mother, whose maiden name is Walker. When Jeff was a year and a half old, we decided to take a vacation. We had only been married for three years, and a romantic getaway sounded nice. We dropped Jeff off with my folks in Minneapolis, and then went to San Francisco. At the time, whenever Jeff saw a stranger, he would bend over and touch the floor. When we came back from San Francisco to pick Jeff up, he looked at us, bent over, and touched the floor. We decided that the next vacation should probably be a family vacation.

While we lived at the Clesi Apartments, Joy and I spent every Sunday driving around neighborhoods and looking at houses. We started looking at modest houses. To our dismay,

either the prices became more expensive every Sunday, or our wishes increased so that by the end of a year, we were looking at very substantial homes. It got to the point where we engaged a house builder, Wanderlick Co., and worked out plans for a house that would meet our needs. The disappointment was that the cost of the structure would be \$55,000, far beyond our perceived financial resources at the time. While I was earning a comfortable income at Durant, Hobby & Mankoff, our expenses were significant; our Columbian Country Club dues alone were \$250.00 a month. We kept looking.

We also made an offer on “Mr. Blandings’ Dream House.” The origin of that moniker was from the 1948 movie *Mr. Blandings Builds His Dream House*. It was a comedy about the trials and tribulations of home renovation and construction starring Cary Grant, Myrna Loy, and Melvyn Douglas. Apparently, there had been a nationwide promotion in which replicas of the “dream house” were built in cities around the country. One of those houses was built in Dallas. The sale price for the house was, like the Wanderlick house, \$55,000. I wrote to the owner and offered \$45,000 and our promise to take care of the house forever. I never heard back from him.

Then some magic happened. Sid Balman was a real estate developer originally from Minneapolis. He developed residential lots on Colhurst Street and Dexter Drive and built a house for himself on Colhurst; it was a classic Williamsburg design. It had been sitting on the market for some time, with a sale price of ... \$55,000. Sid invited us to his house, but we agreed that we could never afford anything so gracious and

lovely. Sid had built one room to copy the paneled wall in his mother-in-law's home. The fake fireplace was lovely, and a real fireplace in the den was great. It had three bedrooms, 2 1/2 baths, and a separate breakfast room. Later, the price of the house was reduced into the high '40s. I offered Sid \$40,000 without the intervention of a broker. He took it, and we were ecstatic.

I was able to afford the house because Sid agreed to a stated price of \$43,000 on the house so it appeared that I had made a \$3,000 down payment. But in fact I made none. The mortgage was \$250.00 per month, the same as our country club dues. We moved into 5839 Colhurst in 1962, and that magnificent house became our home for 26 years.

When Joy and I talked about growing our family, we debated whether we should make it easier on Joy and have children three years apart or make it harder on Joy and have them closer in age so they could play together. We decided on the latter, and on June 12, 1963, we welcomed the birth of our second son Douglas Frank Mankoff. Doug's middle name is in honor of my mother's maiden name. Jeff and Doug were close in age; 25 months apart.

Sid Balman also built the house behind our Colhurst house for his sister Ida Papert. The rear driveway was shared and the garages backed up to each other. We became dear friends with the Papers. Back in the 1960's, no one locked their door. Jeff and Doug would knock on the Papert's door, open it, walk in, and say "Helluh" to Aunt Ida and Uncle Tacker, Sammy, Peggy, and Lee. To Sammy, Peggy, and Lee we were

Uncle Ron and Aunt Joy. On November 5, 2011, I officiated Lee and Sarah's wedding at Fair Park. We are close.

The neighborhood was ideal for raising a family. It was at the end of a quiet cul-de-sac and surrounded by children. There were the Hershmans on our left side. The Rosenstein's across the street let us use their pool. The lots to our west towards the railroad tracks were vacant. On the Dexter North side of the street was a big vacant piece of land next to a pond, and corrals with horses. We used to walk the boys over there. In 1964 Dr. Bob, the boys' pediatrician built a house across the street with his lovely wife Joan. They have four girls. The Neuhoffs lived across the street to our right. In the 1970s the vacant lots to our West were developed, first with the Lacy's building next door.

Colhurst was also just a mile from St. Mark's School, where Jeff and Doug attended middle school and upper school. The boys would ride their bikes to school using a circuitous back route through "dog land." They received an excellent education and made lifelong friends. We were very pleased that our boys attended St. Marks.

Jeff and Doug grew up playing together and are very close. As brothers will do, they occasionally would fight. So one day, I bought them boxing gloves. Jeff and Doug were involved with Indian Guides through the YMCA. Jeff and I were Little Thunder Cloud and Big Thunder Cloud and Doug and I were Little Golden Eagle and Big Golden Eagle. I ended up being the Chief of the tribes for each of my boys, and have a plaque that reads:

Ronald Mankoff

Chief Chinook
1967-1968
From your Indian
Guide Braves

They were terrific groups. Each group had a surgeon on hand to treat any injuries that happened. At one point, Doug tripped, fell and a twig pierced the palm of his hand. Dr. Fogelman pulled out the twig and treated it.

The boys went to summer camp at Camp Longhorn in Burnet, Texas. They also took golf lessons, tennis lessons, ski lessons, and swimming lessons. They played baseball and football. Even though I could not throw a baseball straight, I coached each boy's YMCA baseball teams.

At St. Mark's, starting in seventh grade, Jeff and Doug played football in the Fall and wrestled in the Winter. When Jeff was in seventh grade in 1974, I used to help out before matches with some wrestling moves for Jeff and his teammates. His wrestling team had a tournament coming up, but Coach Byrne was unavailable. There were no other St. Mark's coaches that could take the boys. The head of athletics, Ken Merten, called and asked if I would take the team to the tournament and coach them and of course I agreed. That Saturday at 5:00 a.m., Jeff and I met the boys at St. Mark's and I drove the team in the St. Mark's van to the tournament. My goal was to fire up the boys and give them confidence. Before each boy's match, I asked what their favorite move was. Jeff's was the reverse cradle. "Ok, now you have a plan of attack, and your favorite move is going to be your first move." The boys took the advice, made a plan, and

did great. We ended up winning the tournament . . . and a huge trophy. I have a keepsake box with old pins and medals, and one hand scribbled note that I saved from my telephone call with Ken Merten, reminding me to pick up the van and “fire up the kids.” It was a proud, father/coach moment.

The boys always wanted a dog, but neither Joy nor I grew up with dogs, and Joy was not comfortable with dogs. Doug was 8 and playing organized baseball. A line drive was hit to him, and rather than using his glove, he caught the ball with his eye. Zech Lieberman met us at the hospital. Doug almost lost his eye and was in the hospital for several days in a lot of discomfort. It was then that Joy and I decided to give him a dog.

I drew up a contract with Doug, detailing how Doug would be responsible for feeding and taking care of the dog. We signed the contract. Because the dog was going to be an outdoor dog, we had to build a dog house. I enjoyed planning and building things, and now I was going to build a dog house. I designed it so that the top was on hinges and could be tilted back to clean the interior. It was a fun project for the boys. We found a cute beagle, and Doug, being a Marvel comic book aficionado, named him Captain America (“Cap” for short). The color palette for the dog house was set: red, white, and blue.

Doug quickly breached our contract, and Joy and I became Cap’s caregivers. For some reason, Cap did not like to spend time in his dog house. At one point we had a cold rain. While we ate dinner, Cap stood shivering on the window ledge, pressed up against the window, looking at us with sad eyes.

The boys also looked at us with sad eyes, and from that point on, Cap became an indoor dog.

Cap was a great dog. In those days we let our dogs roam free in the neighborhood. Cap used to play with the Papert's German Shepherd, Sam. Sadly, while Doug was at Camp Longhorn, a garbage truck ran over Captain America. Lisa Kramer told Jeff, who was at the house. We were anguished about whether to tell Doug and spoil his time at Camp. We even consulted with Dr. Bob. Joy, Jeff, and I drove to Burnett, Texas to pick Doug up. We all cried on the way back.

The way I grew up, the family was at the center of everything, and I wanted my boys to value that, too. We went on summer family trips to Hartford, Minneapolis, Colorado, California, and the Grand Canyon. Every year we left as a family on December 15 to go skiing in Vail or Snowmass, Colorado for a week. The grandparents visited us regularly. When Jeff graduated from Tulane, at Jeff's request, the four of us took a Greek Island cruise.

The nice thing about my work was that we were scheduled by the courts, and it was a leisurely schedule. I was never pressured by year-end deals. I made it a point to be home at 5:45 p.m. for dinner with the family. I had enough work to fill whatever time I allocated to it. I chose to leave work at the office in order to be with my wife and sons. We would sit at the table, and everybody would talk about their day. It was a nice routine.

Of course, once in a rare while, that routine would get interrupted. For instance, there was a time when Doug went to jail. He and some friends in high school were drinking beer

in a public park and they were cited and arrested. Joy and I had to go bail Doug out. Not to pick on Doug but on another night, he missed dinner, not coming home until 9:00 p.m. Joy asked, “Where were you? You know we always eat dinner at six.” Doug said none of his friends had to be home for dinner so he didn’t see why he should be. Before Joy could answer, Doug thought about it a bit and then admitted that he liked being home for dinner.

As is the case with every family, challenges are inevitable. In 1975, when Jeff was 14 years old, he was having stomach pain. It took a while, but our good friend, Dr. Zech Lieberman, diagnosed Crohn’s disease, which is an inflammation and thickening of the intestine that creates pain. This was a disease no one talked about and not many people, including doctors, were aware of it in the 1970’s.

Local doctors in Dallas recommended surgery. Instead, Jeff managed the disease. When he turned 15 his condition worsened. We found out the best doctor in the country was at the University of Chicago. His name was Dr. Joseph Kirsner. Dr. Kirsner also treated Joy’s brother Mort, who was diagnosed with Ulcerative Colitis when he attended Law School at the University of Chicago. Back in the 1970s, there was no proven or known gene that connected Crohn’s and Ulcerative Colitis, but there was a correlation.

On January 9, 1977, we took Jeff to Chicago and put him in the hospital. Jeff remembers that day because the Vikings were playing the Raiders in Super Bowl XI. They tested Jeff thoroughly and put a feeding tube in his shoulder to rest his intestines (no food by mouth) for six weeks. He missed six

weeks of his sophomore year, but he kept up with his classes thanks to St. Mark's sending him assignments using Doug as the courier. I shared with Jeff my father's saying: "Every day in every way things are getting better and better," and this saying encouraged Jeff through his treatment. Jeff managed his Crohn's disease and proudly graduated with his high school class on time. Jeff was courageous and overcame a tough challenge. Thankfully, today Jeff is in good health.

Doug was spared the health issues that Jeff had to deal with. He wrestled at St. Mark's and played football, earning varsity letters for both. He was a leader in high school; in his senior year at the Athletic Banquet, the Athletic Department awarded him the Tony Briggs Spirit Award. Doug had several interesting summer jobs cutting lawns, working as a roustabout in the oil fields, and as a camp counselor. But one particular summer job in 1982, when Doug was a rising sophomore in college, launched his career path.

I was representing Betty Graham, who invented Liquid Paper. Her son Michael Nesmith was in the Monkees and later became a successful film and music video producer. Michael was at our house for dinner, and Doug expressed an interest in making movies. Michael invited Doug to come out to California and work for him that summer. Doug worked as a "grip" on a few music videos and as an office runner. He came back home and was confident he wanted to go into the movie business.

My boys found their own way. We treated them like our parents treated us. We were not helicopter parents but backed them up and sometimes bailed them out. We didn't steer

CARRY FORWARD

them at all. I was always impressed by how they set goals and kept moving forward.



Daddy giving Jeff a bath.



5839 Colhurst circa 1962.



Introducing Doug to Aunt Emma Sue and Uncle Jerry, June 1963 at Colhurst. Joy's mom Hana is holding Jeff.



1965 in "the den" on Colhurst.



1968. Chief Thundercloud orating to Jeff's Indian guides tribe.



Captain America!



1975. I bought that eagle in Cape cod. My first of many. I built the planters, that now reside on our Lakeside porch.

TRAGEDY, COMMUNITY, AND CIVIC ENGAGEMENT

Everything came to a stop in Dallas on November 22, 1963. I was having lunch with Went at the Dallas Bar Club, and we looked out the window as President John F. Kennedy's motorcade drove by on the way to a luncheon at the Trade Mart. I commented to the fellow next to me how tan the President looked. After my lunch, I was on the street walking back to my office. I heard sirens going off. Someone told me that the President had been shot. A woman asked me, "What happened?" I told her the President had been shot. She got angry at me that I would tell her such a thing.

For several days before the President arrived, there were signs posted all over town calling Kennedy a traitor. However, he seemed to be warmly welcomed by the people on the street when he finally arrived. It turned out that Lee Harvey Oswald, who assassinated the President, was on the left side of the political spectrum, rather than the right. When I got home, Joy was very angry, and she wanted to leave Dallas. I seriously considered it, too.

Kennedy's assassination was a shock to us because the city was always welcoming to us. It was a friendly place for us. We were very connected to the Jewish community and to the community at large.

The events of that day had a huge impact on Dallas, not only for the city itself but for how Dallas was perceived. I can share numerous stories of Joy and I traveling, and being confronted for being from Dallas. For example, shortly after the assassination, we were in New York to buy some furniture. We went into a store, and we were looking at a table. Upon learning we were from Dallas the store owner asked if we wanted the table to be bulletproof. Joy broke out in tears.

In 1989, Joy and I were invited by the Dallas Sixth Floor Museum to share our memories of the event and the impact it had on our lives. I recall telling this story to the interviewer. During a trip with the boys to Europe in 1979, we were on a train from Milan to the lake country. We were sharing a compartment with an Italian couple. It was a long trip. We managed to communicate to them that we were from Dallas. And the Italian husband pointed his finger like he was pointing a gun and said, “rat tat tat tat.” When something that shocking happens, it becomes a part of the city that never goes away. It was very hard for the city to reconcile that horrific event. I don’t know if Dallas will ever be free of the stigma of that day.

Not long after the JFK assassination, Joy and I agreed it was time for us to get active in the community. On Colhurst we lived about 200 yards from a railroad track that was going to be converted into a toll road. There was anger in the community because early plans for the road showed a submerged road all the way through North Dallas. Now, at the last minute, they proposed noisy overpasses at six major intersections, including one at Walnut Hill near our house.

I noticed in the newspaper that the North Dallas Chamber of Commerce was involved in responding to the revised design of the North Dallas Toll road. I also read that Moffitt Adams, a local architect who was the vice president of the North Dallas Chamber, was leading the response effort. I called Moffitt, and informed him I was an attorney and if I could be of some assistance in their effort, I would be glad to do so. I told him I also had a vested interest in the issue because our home was only half a block from the proposed toll road overpass. Moffitt was glad to hear about my concern and that I was offering my services. He said that what he really needed was a leader of the homeowner's association that would fight this. Moffitt said that since he was an officer of the North Dallas Chamber, which was theoretically in favor of the toll road, he could not lead an organization in opposition. I agreed to serve as Chairman, and we formed the North Dallas Homeowners Association.

My first order of business was to call a meeting to introduce myself and to discuss the overpass situation. There was a strong community turnout. I announced that I would be glad to serve as chairman on the condition that it was clear that I did not oppose the toll road as such but only its design. This appeared to be acceptable to those in attendance. At a subsequent meeting, another attorney who was active with me in leadership thought that we should stop the toll road by bringing a lawsuit to stop the issuance of the bonds. Lawsuits equated to time, money, and conflict. I argued against this and was successful in having a vote that opposed a lawsuit.

My participation started with an appearance before the Dallas City Council voicing our position and claiming that earlier representations of the design of the toll road indicated that it would have underpasses through its entire length. Highland Park had in fact secured an agreement that all of the toll road would have underpasses through Highland Park. I was advised that the problem had to do with the movement of dirt. If there was to be excavation of Highland Park, the dirt had to be moved somewhere and the most economical place would be cross streets in North Dallas.

May 25, 1965, front-page article led with “Tollway Draws Opposition By Area Residents” and went on to report that “...the proposed North Dallas Tollway, which will benefit many Richardson motorists, drew fire Monday night from a group of 150 North Dallas residents who met and formed the North Dallas Homeowners Association. Ronald Mankoff, elected chairman, said the association unanimously opposed the recently disclosed plan of the Texas Turnpike Authority to overpass several intersections in North Dallas, north of Park Lane. Opponents say the overpasses would create unsightly situations, generally harming the residential character of the area.”

A significant subsequent event occurred when during my lunchtime, I happened to walk past a downtown building and noted that a meeting was going on with the downtown civic organization. I walked into the lobby and I looked through the doors. Someone called to me and said, “Aren’t you the leader of the North Dallas Group?” I indicated that I was, and I was invited in. We had a cordial discussion describing

the problems involved in the North Dallas area. Two of the streets, Lovers Lane and Forest, involved the problem of excess water during rain. The engineers advised that if underpasses occurred on those streets and the pumps necessary to remove the water failed, there was the possibility of excess water and drowning in the event cars were stalled in those locations. It was agreed that Lovers Lane and Forest could remain overpasses, but the other overpasses would be converted to underpasses if some arrangement could be found for the disposition of dirt and if the excess cost could be absorbed.

Further negotiations with the City resulted in Mayor Eric Johnson's agreement to contribute the \$600,000 that the city was receiving for parkland to be transferred to the toll road project to underwrite part of the cost of the underpasses. As a result, we were successful in getting four out of the six roads designed as underpasses.

The success with the toll road issue led to an invitation for me to become a member of the mayor's Youth Leadership Group. It was a prestigious group of young men including Ray Hunt, Carl Sewell, Jr., and Jerry Ford. The strategy of this group involved assigning us to organizations in the community for various activities. In 1969, I was assigned to the Citizens Charter Association (CCA), which was a conservative downtown group of businessmen. They selected candidates for the City Council. In those days the City Council was not very democratic. The City Council was elected at large even though they represented separate districts. The campaign was sponsored by the CCA. The officers were heavy hitters in

Dallas, including John Stemmons, Charles Terrell, and Sid Stahl. In the second or third year of my involvement, a young man named John Schoelcroft became president of CCA. He decided to democratize the process a bit. Instead of going into a back room to select candidates, John, with my encouragement, organized interviews so that interested candidates were invited to come forward. As a result, we got a broader representation in the community. In a Dallas Morning News CCA Advertisement, I said “Dallas is one of the greatest cities . . . Its political history is part of that greatness and the CCA must share that credit. Now the new CCA has opened its mind to change. It is sensitive to the times. And I prefer to work within the structure of existing frameworks for the betterment of our city.” The CCA was my political indoctrination of sorts.

In 1968 I was invited to join a group of young business leaders called the Dallas Assembly. Our primary purpose was to sponsor a speaker series that featured prominent business leaders and politicians. In addition, we took a business trip every summer. One summer we traveled by train to Chicago. Richard Daley, the mayor’s son, boarded the train and rode with us. We were met in Chicago by a police escort, clearing our path from meeting to meeting. They fed us a steady diet of Wellington and generally treated us to the fanciest meals possible. I later learned that this royal treatment was because of one of the members of our group, Cliff Cassidy, was active in Democratic politics. Cliff was in charge of security for the 1968 Democratic convention in Chicago slated for later that year. Daley wanted to get his bodyguards on the floor of the

convention. He was having trouble doing it, so he befriended Cliff, who later approved it. Turns out the 1968 Convention needed a lot of security. The Assembly was a great networking opportunity for Joy and me. By the way, I also knew Cliff, as he and his son Michael were fellow Indian Guides Tribesmen with Jeff and me.

Because of my political connections, people suggested that I run for office. But I knew I was too thin-skinned to enter the political arena as a candidate. If someone attacked, I felt bad and I would take it personally. I knew that if you ran for office, you would be criticized unmercifully, so it was not the career path for me. I much preferred working behind the scenes or taking leadership roles in organizations that didn't force me into the public discourse. In 1973 I joined the Dallas Municipal Library Board. In 1974-75 I became the chairman of the Dallas chapter of the American Cancer Society, which also led to a board position with the Dallas Community Trust Fund.

I also became active in the Jewish community. I joined the Dallas chapter of the American Jewish Committee and served as its president from 1986 to 1990. I was also reasonably active in the Jewish Federation and chaired the drive to create Pooled Income Funds, which led to membership in the National Council Executive Committee. In 1976, along with my client Stanley Pearle, I drafted documents for, and was the second chairman of, the Dallas Federation Foundation. I also served on the Executive Committee of the Community Relations Council in 1982.

When Joy and I moved to Dallas, we immediately joined the Reform congregation at Temple Emanuel where Uncle Jerry and Aunt Emme were active members. I served Temple Emanu-El on its board and as a vice president before being elected president in 1977.

Rabbi Levi Olan had led our congregation since 1949. He was a giant in the community and an important progressive leader. Rabbi Olan had initially taken the position on one condition: that he would not be a pastoral rabbi. He would only be a sermon rabbi. The Temple hired Rabbi Jerry Klein to be pastoral, and he was an excellent pastoral rabbi. When Rabbi Olan retired in 1970, Rabbi Klein wanted to be his successor, but he really was not a sermonizer. Despite that, in 1971, the board gave him a trial for a year.

When the board realized Rabbi Klein was not succeeding in the pulpit, the Temple hired Rabbi Jack Bemporad in 1972. Jack had a fascinating background. He was born in Italy, and his family fled Mussolini's fascist takeover prior to World War II. Jack and his family traveled to the U.S. when he was five years old. He was initially treated as feeble-minded in school because he didn't speak English. His mother came by and told the school, "He isn't feeble-minded, he's Italian!" Jack was a brilliant sermonizer and a brilliant man.

By the time I became President in 1977, there was a big rift between Rabbi Bemporad and Rabbi Klein. They were not speaking, and the congregation split between them. To mediate and to create camaraderie, I suggested that the rabbis lunch with me every Tuesday. That was the only occasion they talked to each other.

Jack guided both Jeff in 1974 and Doug in 1976 through their bar mitzvahs, counseling each with the meaning of their Torah portions and with their speeches. He led a Torah class which Joy attended religiously and which truly inspired her. Jack eventually left Temple in 1983 and went to a congregation in California. From there he went to New York to form the Center for Interreligious Understanding, and I served on the board of that organization for many years. Doug introduced his good friend Rabbi Ron Li Paz to Jack, and Ron now serves on the CIU board. Jack is still in our lives today.

As President of Temple I had another important issue to address. The synagogue had dropped out of the Union of American Hebrew Congregations, the central body of Reform Judaism, due to a fee issue. I believed our decision to leave the Union was not good for our congregation and not good for the Reform movement. It became one of my goals to rejoin. Doing so meant convincing past Temple leaders and the Board that being part of the Union was worth a significant amount. And it meant convincing the Union to give us a break on fees so that we were not penalized due to our size. Ultimately, we reached a deal, and I am proud that Temple Emanu-El continues to be part of the Union. As part of the compromise agreement to rejoin the Union, Lonnie Pollock and I joined its board. I served for 18 years on the UAHC Board. UAHC had fantastic board members from across the country who I became friends with. I was eventually elected vice-chairman and chair of the College Committee. Rabbi Nancy Kasten was an integral and effective aide on that committee. Nancy would eventually marry David Stern,

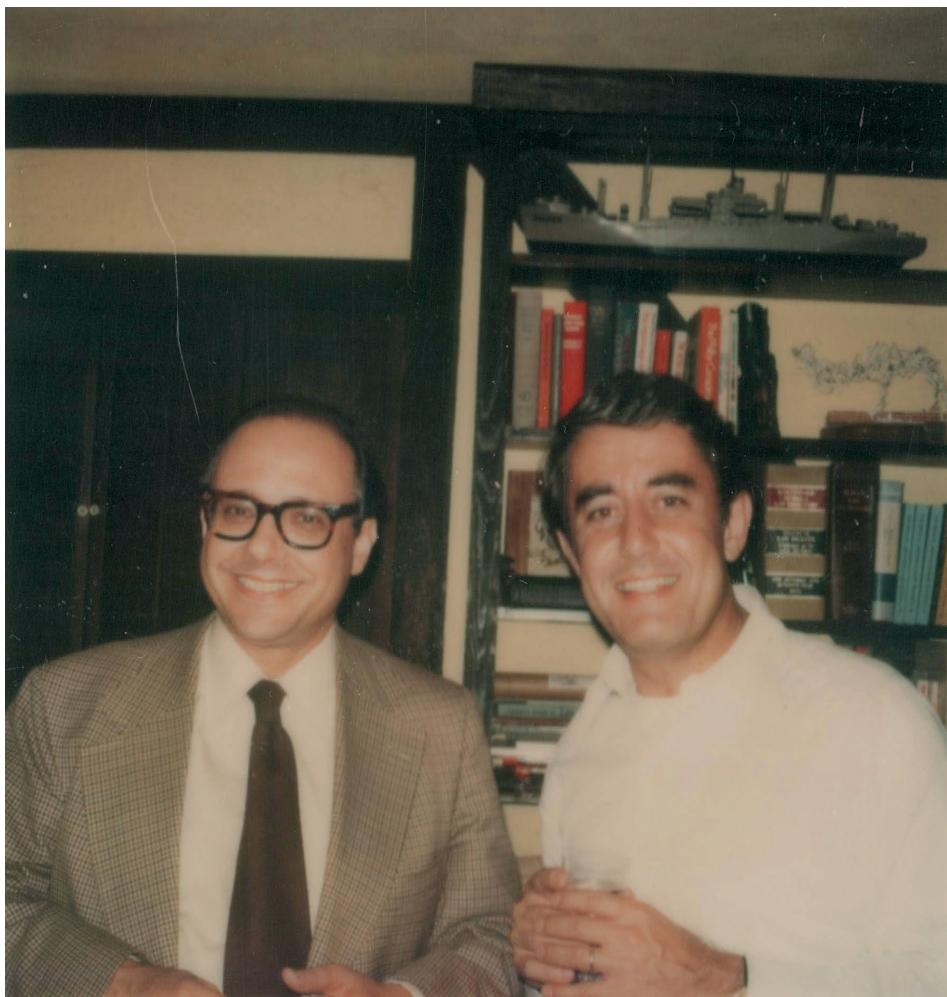
Temple's current head Rabbi, and be a stalwart leader in the Dallas community.

I served on boards of a number of Dallas organizations. I drafted the founding documents for the Dallas Women's Foundation in 1985 and served on its Advisory Council. I served on the board of Goodwill Industries of Dallas in 1979 and on the Texas Council of Girl Scouts of America in 1982. I was also on the board of directors of the Dallas Institute for Humanities and Culture, as well as on the boards of the Dallas Symphony, Dallas Theater Center, and ATTPAC.

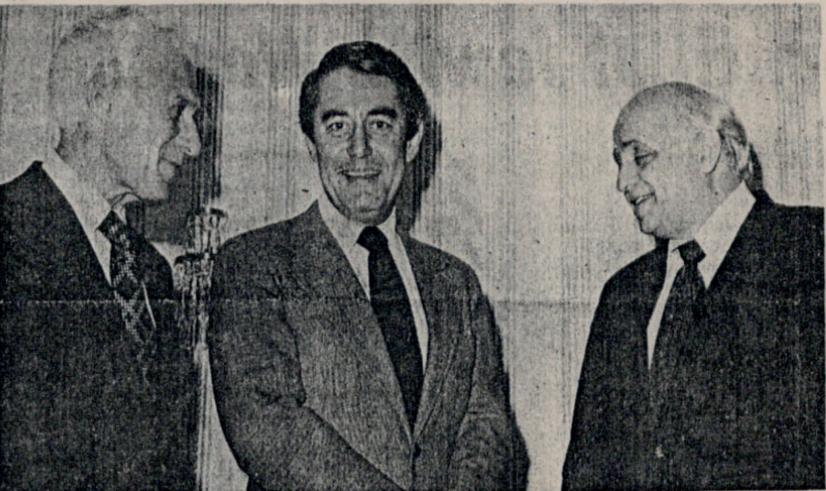
Joy was even more active in the community. She was president of Planned Parenthood, Women's Issues Network, National Council of Jewish Women, and served on boards including the Citizens Police Relations Board, and the Dallas Women's Council to name a few. In 1991, AJC honored both Joy and me with the Human Relations Achievement Award, and in 1994 NCJW presented the Hannah G. Solomon Award to Joy. I am very proud of Joy's involvement, and I am proud to be known as Joy's husband.

Our opportunity to serve our community allowed us to expand our network. We were meeting leaders and doers from the Dallas Assembly, Temple, and the boards Joy and I were serving on.

It was important to both Joy and me that we set the example for the boys that we make a living by what we get, but we make a life by what we give. Even in our community work, the family was always at the center of it. Despite all of our community activities, we were home for dinner with the family most nights.



Rabbi Jack Bemporad . . . and USS Randall model above me.



NEW TRUSTEE — Ronald Mankoff [center] of Dallas is the newest member of the board of trustees of the Union of American Hebrew Congregations, central body of Reform Judaism. Mr. Mankoff, active in Temple Emanu-El in Dallas, is shown here with Matthew Ross [left], chairman of the UAHC board of trustees, and Rabbi Alexander M. Schindler, UAHC president.

This is from the Dallas Jewish Post, March 8, 1979, reporting my installment as a trustee of the UAHC.

TUFTS V. COMMISSIONER

Business was going well at Durant & Mankoff. We were having success litigating in the tax court and at the Court of Appeals in New Orleans. My success as a tax attorney gave me opportunities to take on leadership roles in legal organizations; I was active in the tax section of the Bar Association, especially with the subchapter S committee. Durant & Mankoff's reputation grew, as did our client list. We were getting interesting and important cases.

One day a group of Texas investors led by John F. Tufts came to us for advice. In 1970, the group formed a general partnership for the construction of an apartment project in Duncanville, Texas. They obtained a nonrecourse mortgage loan of \$1.85 million, an amount equivalent to over \$7.3 million today. "Nonrecourse" means that none of the borrowers on the note were personally liable for the loan. The lender bank could look only to the sale of the property for payment. The property included a proportionate share of their \$1.85 million debt in each of the cost basis of their partnership interests. From 1970 through 1972, the group claimed \$440,000 of depreciation deductions. Those deductions were proper. In 1972 the group wanted to sell the property subject to the mortgage to a third party. There never had been any payments made on the principal balance of the

mortgage. The cost basis of the group's interests had been reduced because of depreciation to \$1.45 million.

Now this is where things got interesting. Their accountant said that the Tufts group would realize a tax gain of approximately \$400,000 as a result of the sale of the property. That amount was arrived at by including the \$1.85 million debt as part of the amount received on the sale. But the property was now worth less than the face amount of the debt obligation. The group couldn't afford to pay the tax.

I remembered the issue from my days as a graduate law student at N.Y.U. The proper determination of the amount realized on the transfer of property subject to a nonrecourse debt when the fair market value of the property is less than the unpaid balance of the indebtedness was an unresolved legal issue since the Supreme Court first posed the question in footnote 37 of the case *Crane v. Commissioner*. The *Crane* case involved a nonrecourse debt and whether the debt represented the amount realized when one sold the property and if one was required to add it to the cash that was received. The court upheld that it was required. However, footnote 37 added that the situation might be different if the value of the property was not as high as the original mortgage, which would indicate that one did not have any economic benefit from the closing of the mortgage. Footnote 37 suggested that the amount realized in such a situation might be limited to the actual economic benefit received by the taxpayer on the disposition of the property, thus limiting the amount realized to the fair market value of the transferred property.

I told the group that we could argue footnote 37 and that the appraised value of the property is less than the mortgage; therefore, the group might not be taxed on the full amount. I advised the Tufts group to sell their partnership rather than the building. There was an FMV provision to disclose this strategy in their return to avoid a penalty. The IRS was not persuaded, and it still asserted a deficiency. It was time to litigate.

We went to the Tax Court and lost. We appealed to the Fifth Circuit, and we won. The Fifth Circuit limited the amount realized to the value of the property at the time of disposition, which was \$1.4 million. Nonrecourse debt was an enormous part of the tax shelter industry in the country at that time, and the court said that nonrecourse debt should not be added to the amount realized to the extent that it exceeded the value of the property. What I didn't know at the time was how shocked the government's lead attorney in the Fifth Circuit (Gilbert S. Rothenberg) was by the decision there. By Gil's own assessment, my victory in the Fifth Circuit required him to draft six separate documents (two internal memos, a petition for rehearing, a petition for certiorari (a formal request to a higher court to review a lower court's decision), and opening and reply briefs in the Supreme Court) in the hope – ultimately successful – that the decision would be reversed by the Supreme Court. (Gil has since retired from the Department of Justice, but he still teaches tax law at several law schools, and always confesses to his students, after they have read the *Tufts* Supreme Court decision, that they

are looking at the government attorney who argued – and lost (to me) – the *Tufts* case in the Fifth Circuit!)

Since we won in the Fifth Circuit, we were in a good position because now the government would have to seek review by way of filing a petition for certiorari in the U.S. Supreme Court. The highest court in the land only takes about 80 cases a year from the 7,000- 8,000 requests it receives. These cases must settle disputes between circuits, be topical, answer unresolved legal issues, or have the possibility to be precedent setting. Nonrecourse loans were topical for the time and the *Crane* case left this issue unsettled. The resolution of this issue was important to the Tax Bar, and to the many investors who sought the limited risk that nonrecourse financing provided. At the time, there were many tax-sheltering business transactions using nonrecourse debt, and as a result, the Court agreed to hear the case. Arguments were to be held on November 29, 1982.

Personally, I didn't think it was a big deal to be arguing in front of the Supreme Court, probably because by this time I had argued many appellate cases. Joy convinced me it was indeed a big deal. She was right when you consider that only 160 attorneys a year get the opportunity to argue in front of the Supreme Court. She suggested I invite my family. But there was a problem. We were given only 7 seats for guests in the courtroom. That was not going to be enough. Joy, Jeff, and Doug would be coming along with my folks and Joy's mother. Uncle Jerry and Aunt Emme Sue also wanted to come as did Marilyn and my niece Ruth Rovner. I mentioned to my client Michael Nesmith, the former Monkee, that I was

arguing a case in the Supreme Court, and he immediately said he and his wife wanted to come. I asked why and he said that it is like the Grammys for attorneys. Now I needed 5 more seats. We asked the U.S. Marshall for more tickets and they delivered. We all stayed at the Capitol Hilton Hotel. Michael came in from California and rented a stretch limousine so that we would all arrive at the Supreme Court in Grammy style.

Opposing counsel from the Office of the Solicitor General on behalf of the IRS was Stuart A. Smith. The United States Solicitor General is the person appointed to represent the federal government of the United States before the Supreme Court. While Smith had experience arguing before the Supreme Court, I knew the tax code backwards and forwards. Mr. Smith and I stood before Chief Justice Warren Burger and Associate Justices William Brennan, Byron White, Thurgood Marshall, Harry Blackmun, Lewis Powell, William Rehnquist, John Paul Stevens, and Sandra Day O'Connor.

As the petitioner, Smith presented his case to the Court first, and it became clear to me that he was not a strong tax expert. However, neither were any of the nine Justices! That seemed to work in Smith's favor, especially when Smith fumbled around explaining footnote 37. He tried to argue that the economic benefit analysis of *Crane* was not really the heart of the case. He then compared our case to buying a suit for \$200 at a department store on credit. Then when the suit no longer fits, the customer wants to give the suit to his slimmer brother-in-law, who would then pay the bill. One Justice interrupted and said, "Now, you are at a level we

understand.” That got a laugh. However, Smith’s argument, like the suit he was talking about, didn’t seem to fit the analysis.

It was now my turn to argue our case. I illustrated why Smith did not fully grasp the *Crane* case and its implications. *Crane* never held that anything included in the basis must find its way into the amount realized. *Crane*, in fact, only dealt with those situations which resemble recourse debt. I argued to the court,

*[If] I own some property subject to nonrecourse debt. It has a value higher than that mortgage, and I treat it as though I owe that debt, every penny of it. And I will pay that debt rather than lose that property. And that's all the court was saying in *Crane*, that in a case where the nonrecourse debt is going to be treated as recourse debt, there's nothing wrong with treating the entire situation as though there was liability.*

At no time was the *Crane* court saying that there must be an inclusion or a paying up at the end of the transaction for the advantage of utilizing basis or cost, because mortgage debt had not been in Mrs. Crane’s cost, as such. Her cost was the value of the property. My point was that, at the time of the sale of the property, the Tufts group had not realized any gain in excess of \$1.4 million.

The Tufts group was neither richer nor poorer. The argument of footnote 37 was that there is no economic benefit to you from being relieved of the obligation because you were never liable for the nonrecourse loan in the first place; so,

there should be no tax result. You are taxed on income because of the economic advantage you gain. If there is not any economic gain, then you shouldn't be taxed. I made a good argument, and I enjoyed the experience. I did not do any intense preparation for the hearing. I seemed to have an ability to open my mouth, and the words, sentences and paragraphs come out in an organized fashion.

I was later told that the observers from the legislative branch thought I was going to win the case. Some folks, in fact, thought we had the better argument. But the Tax Section of the American Bar Association (ABA) evidently thought otherwise. While the case was pending in the Supreme Court, they sought permission from the ABA's Board of Governors to file an amicus brief in support of the *government's* position, which would have been highly unusual. The Board of Governors rejected the Tax Section's request. The New York Times ultimately got wind of this internal ABA dispute, and the matter not only generated an article in the paper's business section, but also found its way to the editorial page, where the paper criticized the ABA for its refusal to permit the filing of the requested amicus brief.

In the end (and as all tax professionals know), we lost the case. A contrary decision would have been devastating to the Treasury. At that time in the early 1980's, people were buying properties all over the country in tax shelter deals with nonrecourse debt. If the property didn't have enough value to cover it, the borrower wouldn't be obligated to pay for it. People would borrow enormous amounts to finance the construction of properties and take their depreciation to the

point where their basis would then be zero, but the mortgage on the property would be amortized modestly. If they walked away from the property, the amount of the mortgage remaining would be the amount realized, even though the value of property might be less than the amount of the mortgage.

The *Tufts* case ultimately said the nonrecourse debt is part of the amount realized on disposition even if the value of the property is less than the mortgage. The Court noted that the fair market value of the property at the time of disposition is irrelevant. The Court defended its position by observing that the stated requirements force taxpayers to account for the proceeds of obligations they receive tax-free and included in the property's basis. A finding otherwise would allow a mortgagee to recognize a tax loss without suffering a corresponding economic loss. If that were not the case, people would be walking away from tax shelters all over the country. A provision to be taxed on excess depreciation was later added to the Code.

In the final analysis, I believe the Supreme Court decided against us for policy reasons. Nonrecourse debt is a strange animal. The loss is taken by the bank, not the borrower. The bank probably takes a deduction for the loss at the same time the taxpayer takes a deduction for the depreciation of the same debt. The Supreme Court simply decided nonrecourse debt is the same as a recourse debt for many tax purposes, even if it is not the same economically.

I saved some souvenirs to take back to Dallas. They gave me a quill pen and a little blotter and a description of who the

Justices are and where they were sitting. I seem to recall that I may have called one of the Justices by the wrong name. The National Archives has the audio and transcripts from the arguments, and the opinion can be found at *Commissioner v. Tufts*, 461 U.S. 300 (1983). Overall, it was memorable that one lawyer named Mankoff held his own against nine of the most powerful lawyers in the land.

About three years later in 1985, Jeff, now in law school at Texas Tech, called and said he was taking a tax class, and that the assigned reading from his tax law book was *Commissioner vs. Tufts*. He expected that since I argued the case he would be called on and should be prepared. I explained the case to Jeff, and as he told the story, he raised his hand and said, “I spoke with my dad who argued the case, and he says the Court got it wrong.”

The Supreme Court’s decision in *Tufts* is a landmark case that is taught to all law students taking a course in federal income tax. Indeed, it is included in virtually all tax casebooks. It plays a pivotal role in how tax professionals explain to their clients the tax implications of investments (primarily in real estate) that utilize nonrecourse debt. I will forever be proud of the role I played (even in a losing cause) in the resolution of this important tax concept.



Portrait circa 1980s.

GROWING PAINS

Initially, the firm of Durant, Hobby & Mankoff was just the three of us. Durant and Hobby had earlier offered a young lawyer named Bob Davis a job. Bob was clerking for a district court judge at the time and wanted to complete his clerkship. He joined us after completing his clerkship in 1962. We had already moved to bigger offices by then, and Durant suggested that Bob should come over as a partner. I objected. I thought we should be more like a regular firm where one starts as an associate and works their way up to partner. I may not have recognized it until years later, but I may have created a problem with Bob because of my stance on that. I, of course, had joined the firm as a partner. In any event, Bob became a partner the year after he joined the firm. After Bob came over, we added Jerry Wolens, Bill Franklin, and Gene Francis. We kept adding people. We recruited many from NYU's graduate tax program. We grew to a point where we were 27 lawyers.

We had a style in the firm of being creative. In addition to litigation, we also did tax planning. Our job was to figure out ways to reduce tax consequences. When we moved into 2323 Fidelity Union Tower, we bought three big white boards. When we got new cases or problems, we would gather and share ideas on the white board. We created strategies and combined thoughts. That went on for the 30 years that I practiced. We were generous to each other, giving advice and support. We operated on a theory that when you brought a

lot of people together you could think more creatively than if you tried to do it by yourself. Everyone was welcome to contribute ideas even if they were not well thought out.

For example, the Smith Brothers were developing a high-end residential area in North Dallas with 30 lots. They came to us and wanted help reducing the tax bill. The graduated tax brackets meant that the higher the profit, the higher the tax rate. A lower profit meant a lower tax rate. We developed 30 corporations. Each corporation had separate lower tax brackets and each corporation had a few acres of land. The profit was distributed among them, so the overall tax consequence was lower. Subsequently, that strategy was legislated out.

We were early on with family partnerships. Uncle Jerry's wife was a member of the Binswanger family. Her father's family in Memphis had a successful glass business. Over the years, he borrowed money from his wife's investments. He kept a list of the money that he borrowed. When he died, the loans totaled \$300,000. That amount was deducted as a debt. It was contested at the agent level. But it was determined these were bona fide debts. When Mrs. Binswanger died, the notes would be taxed at that time.

The family came to me to see if there was some way to avoid the tax on the notes. I set up trusts for everyone in the family. Then I transferred to the trusts all of Mrs. Binswanger's separate assets that she had inherited from her family. She ended up owning nothing but the debt from her husband's estate. The payments on the notes were tax-free. She lived for 10 more years receiving nothing but payments

on the notes and only the interest was taxable. When she died the debt was paid off and not included in her estate. The family wanted to make sure my plan was ok so they went to their tax lawyer in Little Rock, Arkansas, and gave him my plan. He said, “His plan works,” and charged them \$2,500 for that review. I think I charged them \$1,500 for the plan.

When my good friend and mentor Went Durant died in 1977, his passing symbolized a change from the congenial practice of law that I so appreciated. Bob Davis became the leader of a dissonant group of Durant & Mankoff attorneys who were not happy with their status. He was the kind of guy who would come into my office and say, “There are a lot of people saying that you are doing this and that,” but he was really just representing what he thought and what he was disseminating out in the firm.

I think Bob was having a midlife crisis. He divorced his wife... and then he divorced me. He had been offered the opportunity to go to Washington to work as a political appointee in the Justice Department. He couldn’t afford to do it on his income there. He asked if I would continue his salary from the firm for two years while he was in Washington. It seemed like the fair thing to do considering our many years of good partnership. I agreed on the condition that he would not come back and raid the firm. There was a sense of disaffection on Bob’s part I couldn’t put my finger on. It was my hope that in his absence, existing divisions in the firm would disappear, but they did not. Bob went off to Washington.

In December 1983, Joy and I were in Colorado Springs where I was making a speech to the Colorado Springs Tax Institute. The phone rang at the hotel, and it was Chuck Meadows, who told me they were having a partner's meeting the next day and they were going to split the firm. There was no way for me to get back in time for the meeting. So nine people left the firm and set up a competing firm. Bob joined the defectors on his return from Washington and that firm became Davis, Meadows, et al. I am fairly certain Bob was the leader in all of this.

Joy was very angry at what had transpired because she thought it was sneaky they left while I was away. I was not angry about the situation. I knew people moved around and law firms changed. We had recruited good people who grew in their abilities, and they wanted new opportunities, just as I had.

Bob Davis stayed at Davis Meadows for a while and then left for another major law firm. He has since then bounced around other firms. He never settled down and never added his name to another law firm. Meadows Owens is still around and is a well-regarded tax firm in Dallas.

An opportunity came about in 1985 to merge with a firm called Brice & Baron. Bill Brice was the lawyer for the inventor of Carter Phone. Carter Phone was a company that had successfully sued AT&T to gain the right to use AT&T's telephone lines with privately owned telephones. Brice took his legal fee in stock in Carter Phone and became very wealthy. He was not involved in the practice. The other partner, Baron, was a very good lawyer.

We merged to create Brice & Mankoff. The result was the creation of a 55-person law firm and I was the managing partner. At Durant, Hobby & Mankoff, we had a policy that any outside investments that came in were shared with partners on a formula. Brice & Baron had the contrary policy; if you brought in a business opportunity it was yours, and you didn't have to share it with anybody. This was due to Bill Brice's entrepreneurial spirit. This would turn out to be a big deal for me.

Unfortunately, Brice & Mankoff never coalesced or achieved the kind of quality that I hoped for. Everybody tried to get along, but it was not the same kind of single entity my firm had been before. Brice never really picked it up; his name was on the door, but he wasn't practicing. Baron left shortly thereafter, which was too bad as he had been an asset in the firm. We were left with a strong litigation department and some odds and ends. It was not a firm that had a real spirit or purpose to it.

I hit a rough patch in my career while at Brice & Mankoff. It had to do with the work I did for a Brazilian company called Coral Sociedade Brasileira de Pesquisas e Desenvolvimento Limitada (“Coral). In 1982, Allen F. Campbell came to see us. He was a promoter who had been involved in the organization and sale of tax shelter interests. He formed Coral with the intent to exploit monoclonal antibody research. The monoclonal antibody, when injected into the body, would race to a particular antigen and attach to it. Campbell had a laboratory in Cambridge, England that was prepared to produce monoclonal antibodies on a broad range

of diseases that would have commercial value as diagnostics. It was cutting edge and very forward thinking: decades later the monoclonal antibody conjugates became the foundation for treating COVID. Campbell set up Inpro Holding Company B.V. (Inpro), a Netherlands holding company, to own Coral. Campbell wanted us to advise Coral about federal income tax deductions available to United States residents who might invest in Coral.

I investigated Coral, and it seemed very real. We visited the lab at Cambridge and spoke to Campbell's medical expert. Campbell wanted a tax opinion letter that supported a research and development deduction. Campbell's strategy was to do research in Brazil because they had the availability of diseases and people who would be subjects for experimentation. My research indicated that just because a currency was subject to devaluation doesn't mean one can't deduct the value once one commits oneself to it. It's a foreign currency transaction that's separate from the research and development deduction. An investor would be taking two gambles: 1) that the currency would go up or go down and 2) the R&D would succeed or fail. My research indicated that the devaluation of the Brazilian cruzeiro wasn't inevitable. In fact, seven years after the Coral transaction, there was a military coup, and the currency stabilized. In 1982 I did not see any legal reason why this transaction could not have been done.

I wrote a tax opinion letter for Coral. I used cautionary language and other disclaimers in the opinion letter. I concluded that "it is more likely than not" that for income tax

purposes each partnership would be entitled to the full deduction in U.S. dollars. As to anyone investing, the letter stated that consequences would depend “solely and entirely upon its own advisers and not upon the opinions expressed in this letter.” I further cautioned that the opinion letter “is intended solely for the use of Coral and, accordingly, it is not intended to be, and should not be, relied upon by any person or entity other than Coral.” I personally signed the letter even though these letters are normally signed by the law firm. I felt I was right about my opinion of the transaction.

The deal went on. While Campbell was very careful to state during sales presentations that potential investors should seek their own tax advice, he supposedly furnished my tax opinion letter indicating what tax benefits could be claimed. The Tax Court ruled that Coral made gross valuation overstatements because the research had not generated any significant revenues. In other words, the deal structure was not at issue, but the Court believed that there was never an economic potential for monoclonal antibodies. It went so far as to state that Coral’s development of monoclonal antibody conjugates on behalf of the partnerships did not qualify as “research or experimental expenditure” and were “merely production contracts.” The Court thought monoclonal antibodies would never amount to anything. We lost the case on that basis. Time would tell that the Court was absolutely wrong; the commitment and the research were real.

The IRS then came after me personally on the grounds that the tax letter was bad. I ended up hiring an attorney to

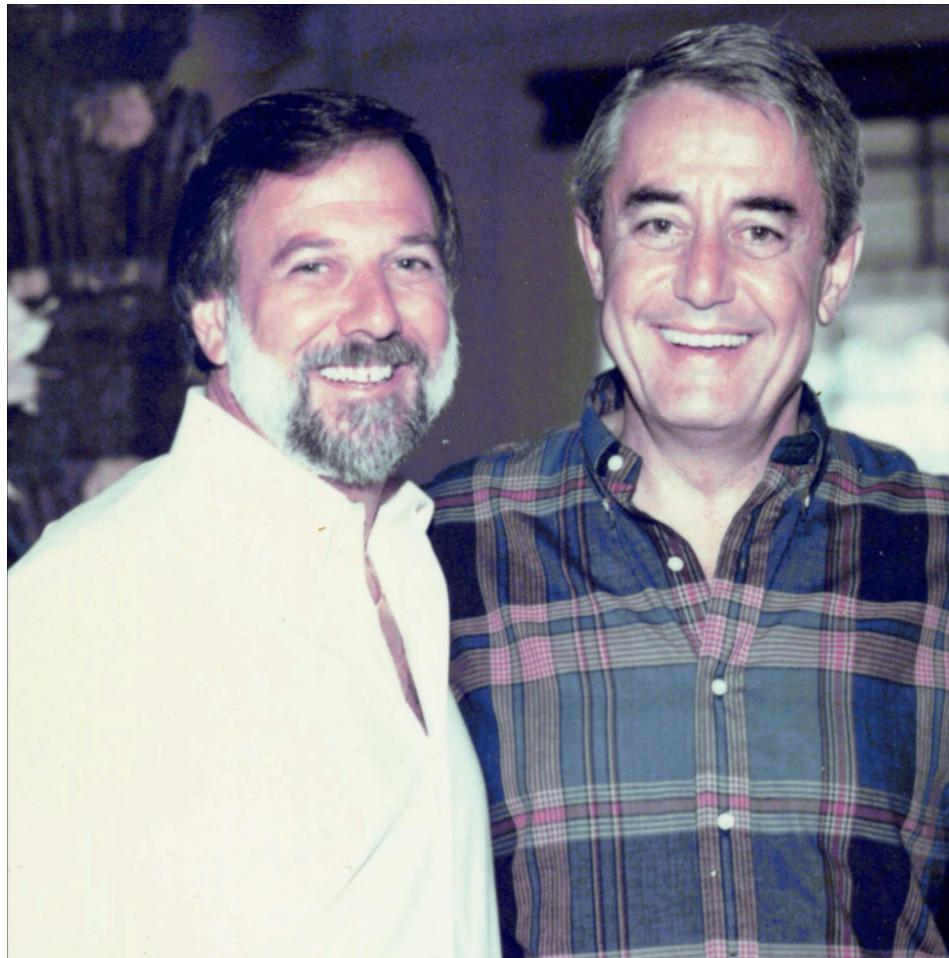
settle. I agreed not to practice in the Tax Court for six months. It fortunately didn't affect my reputation in town. I was still considered one of the outstanding tax lawyers in Dallas. However, it was a terrible embarrassment, and it was a time of trauma for me. I was really upset about the whole thing. When you're a lawyer representing someone else, it's not your pain. But when you're the client, it is very much your pain.

By 1994, I was becoming disenchanted with the practice of law. Practicing law was very collegial when I first started. You were loyal to your partners and your clients, and they were loyal to you. The community respected lawyers. But all of that changed. Clients were shopping the business from firm to firm looking for a better fee arrangement. Partners were moving from one firm to another taking their business with them. Lawyers were not regarded very highly by the public. It was a generational effect I believe. There was a generation of kids who came into the practice from law school who saw it as a way to make a lot of money. The idea of practicing graciously and staying with the same firm and retiring from that firm was no longer attractive. Young lawyers wanted to make as much money as possible, as soon as possible, and treat it more like a business rather than a profession. It just wasn't an attractive career to me anymore. I was ready to move on.

Years later young lawyers said to me, "You may not remember me, Mr. Mankoff, but I was a summer clerk at your firm, and you helped me." I am proud of the work I did practicing law, and I'm proud of the examples I tried to set in developing the next generation of lawyers. I will always be grateful for the opportunities a law career provided for me

CARRY FORWARD

and for my family. But I was ready to move on to something new, and FirstPlus offered me just that.



My loyal law partner Joel Held on left.

FIRSTPLUS

In the 1980s, Don Rubin hired me to handle a tax problem. I don't remember the details, but whatever it was we handled it successfully. As a result, he wanted me to handle the rest of his business. At the time he owned a screen door company that sold door-to-door. Don found that financing the screen doors was more lucrative than selling them, so he turned his business to financing doors, windows, roofs and whatever else related to home improvements. This business eventually grew into a second mortgage company to finance high-risk borrowers involved in all kinds of remodeling and improvements.

Don hired Dan Phillips to manage the company for a 50% interest in the mortgage company. Dan was a former Marine and Vietnam Veteran who never graduated from college. He was a serial builder of successful finance companies with a dynamic personality. He had been with Beneficial Finance in New Jersey. Dan grew Don's business into what became known as the State Financial Acceptance Corporation (SFAC).

Don's health had never been good, and in 1994 he was advised that he had cancer. He was concerned about the liquid resources available to his family and wanted to cash out. Dan Phillips agreed to buy Don out and pay the purchase price out of the corporation and its earnings. Don insisted on a personal guarantee for those payments up to the amount of

\$250,000. He also wanted a retained interest in profits. Don and Dan asked me to be the guarantor in exchange for one-half of the company. If I had still been with Durant & Mankoff practicing law I would not have been able to say yes without offering the deal to the rest of the partners, but this did not apply at Brice & Mankoff.

At this stage in life, with most of my earning days behind me, one might ask if it was wise to risk a significant portion of one's savings by guaranteeing a \$250,000 loan for a small finance company. But I never really thought that way. I watched my dad invest in and improve properties, even into his eighties. Like my dad, I was a risk taker.

Throughout my life I invested extra income in various types of deals. For many years I invested in real estate with a partner named, Don Ferris. Don would invest alongside, pari-passu; whatever I put up, he would put up. His position would be the same as mine. We were successful, and he was a very good investor for us.

I invested in more risky ventures as well. For example, a young guy came along who wanted to start a business journal in Dallas akin to *The Wall Street Journal*. He called it *The Dallas Business Journal*. I thought it was a good idea, so I put \$25,000 into it. The paper went along and struggled. He ended up selling it to another group. The paper then prospered but somehow my investment just disappeared.

Then there was the friend who was selling the idea of putting a Xerox machine in everybody's house to transmit sporting information. Another entrepreneur was going to put shale oil ovens on the back of trucks and drive them from

location to location. I also invested a lot of time and money with a West Texas inventor who wanted to power oil pumps with natural gas. None of these investments panned out.

My investment theory was that you invest with smart people. You find someone who has a good idea and is willing to spend their time and energy working on it. I did that over and over again. Most times, it didn't work. But it worked with Dan Phillips.

Dan assured me that SFAC was a "real business" and that in the long run, this would be a good buy. Since the transaction required no out-of-pocket cash and I believed Dan's assurance that the company would be able to pay Don the \$250,000 purchase price, I agreed. The sale closed in June of 1994. Dan and I agreed that I would become general counsel and chairman of the board of the company and be paid a salary and bonus equal to his. The concept was we were to share profits 50/50.

This deal was done while I was still at Brice & Mankoff. I felt like I still needed the security of my attorney's income. My expectation was that SFAC would be a long-term supplement to my income from the practice of law.

At some point, Dan said, "We need you over here full-time. How much are you making?" I told him I needed \$250,000 a year. Dan said they could pay me that. That's what prompted my final departure from Brice & Mankoff. I do not recall a great deal of soul-searching or reflection going into this decision. When the time came for me to leave Brice & Mankoff, there was no major send-off. It was not as though I

was breaking up the firm. I simply moved my furniture and some paintings and picked up and left.

My opportunity to contribute to the success of SFAC came soon enough. Dan negotiated a \$2 million line of credit with a local bank. The bank required my personal guarantee. I was aware that such a guarantee was tantamount to increasing my investment, and there was some risk.

Nonetheless, I decided to provide it, and I did not ask for any additional equity in return. During 1994 and early 1995 the business prospered on a modest basis. Its bank debt was serviced and we continued to draw modest salaries. I was pleased to be at the SFAC offices because it was a different kind of atmosphere. It was fun.

Dan and I worked well together. Dan was high energy, and I was the calm one. Dan was relatively new to Dallas, while I had been in Dallas for 35 years and built a reputation in the legal and civic community in Dallas. Dan was in his late 30's and I was in my mid 60s, with gray hair.

In meetings, we complemented each other. After work, Dan and I regularly dined at Café Capri, a French Bistro near our office, where I would enjoy a Rob Roy, and we discussed how we would grow the company . . . or meet payroll.

We were looking to add legal counsel, so I invited Jeff to come work as a lawyer for SFAC, and he accepted.

Jeff earned his law degree at Texas Tech University School of Law in 1986, and then went to work for McCauley, Macdonald, Love, Devin, and Brinker as a litigator. After that he opened a solo practice and shared offices with Jeff Resnick, who coincidentally is from Minneapolis.

Now I was fully immersed, helping to make decisions on day-to-day business. As we became more active in the mortgage industry, Dan arranged \$10,000,000 of financing from GE Financial, this time without my guarantee. While we were doing good business, we were still missing an important piece: Title I loans.

The National Housing Act of 1934 created the Federal Housing Administration (FHA). The first section of the Act also covers insurance of financial institutions against losses for loans “for the purpose of financing alterations, repairs, and improvements upon real property.” Title I was at the heart of a New Deal initiative to modernize housing to improve the welfare of American households and employ surplus labor in home construction and repair. It also introduced commercial banks to consumer installment lending, which revolutionized household finance. The U.S. Department of Housing and Urban Development (HUD) oversees the FHA and Title I loans. The FHA Title I loan made it easier for consumers to borrow money because the program insures lenders against most losses on loans that finance property improvements. These loans were limited to a maximum of \$25,000 and for primary home improvements such as bathroom or kitchen remodels. If we could be a Title I approved lender that would be a game changer for the company. However, becoming a Title I lender was not easy.

Don Ferris, with whom I invested my excess attorney earnings, introduced me to Remodelers, Inc., a well-regarded HUD federally insured Title I home improvement loan company, headquartered in Austin. It had been acquired by

Farm Bureau Insurance Company of Des Moines, Iowa as part of a litigation settlement. Remodelers was doing no new business; it was only collecting on its retained mortgages (about \$52,000,000). Its overhead exceeded its annual interest income by a significant amount each year. Nevertheless, Dan thought we should try and buy it as a path to being a Title I approved lender and so that we could get exposure in the securitized debt marketplace, with a proven servicer approved by HUD. But there was a problem. We had no cash.

I suggested we offer Farm Bureau preferred stock and common stock representing the full market value of RAC. We made that offer. That was a gutsy offer in that we were not an established company, and our stock was private. As a result, the Farm Bureau asked for references. I was acquainted with a well-regarded attorney in Iowa, whom I knew as a fellow trustee of the Union of American Hebrew Congregations. He had been a lawyer during the Watergate hearings. He provided a recommendation for me that got us in the door. The Farm Bureau took the deal. As a result, we now had \$50 million of loans to service, and we were a Title 1 approved lender. All it cost us was stock, which had no immediate value, since we were a private company. That was the turning point of the company.

We closed the deal in October of 1994 and changed the name of our merged company to Remodelers Acceptance Corp. (RAC). Next, Dan proposed that we securitize approximately \$46,000,000 of mortgage notes held by Remodelers in a major securitization transaction. To this end, we engaged Eric Green, an accountant-attorney who

previously clerked for me at Durant & Mankoff. Eric bundled these mortgages into a form of “bond” to take to the market. The transaction was eventually accomplished, and the package was sold through our affiliates at Banc One on December 6, 1994, in the amount of \$46,768,205.

This securitization was a big deal for us. While we lost money on this securitization, it was a smart move in the long run because RAC became “a player” in the world of securitization. Thereafter, originated and purchased mortgages could be bundled into major securitization packages for re-sale on the market. Subsequent transactions produced profitable fees and profits for the company. Long-Term Capital Management and General Electric became significant buyers of our securitized paper.

Since the securitization contracts with the buyers of the paper required RAC to replace any mortgages that went into default, we needed to improve our underwriting standards. One factor in determining the price of the securitized bundled loans is the quality of the loans and the ability of the borrower to repay the loan. The lower the default rate, the more money RAC would make. Before 1994, underwriting loans and securitization of loan packages was not a science. Dan and Ken Sacknoff, FirstPlus Senior Vice President of Corporate Risk, suggested that we use a new tool called credit scoring that could reduce and predict our default rates. RAC was the first sub-prime mortgage institution to build our own underwriting models for second lien and sub-prime mortgages. Our credit scoring models made a huge difference, because we enjoyed very low and

predictable default rates, which maximized profits earned from the sale of our securitized loans and materially increased bond buyer demand. Everything was going great, but there were limits to who we could lend to.

Dan's next decision was a risk critical to the company's success. Title I Loans meant that loans could only be made for primary home improvements, were limited to \$25,000, and borrowers could not use a Title I loan to refinance credit card debt. Dan and the RAC finance team looked at 25 years of government data on Title I loans and saw that these Title I loans historically performing exceptionally well and would perform well with the implementation of the RAC credit scoring models. But RAC could not sell enough Title I loans with these Government limitations.

What if RAC could copy the success of the credit score modeling of the Title I loans, but without the limitations of Title I? Dan's solution: RAC would privatize the loans. RAC could use the same credit score modeling that was successful with the Title I Loans, but now market these loans to borrowers who may want a larger loan, to refinance credit card debt or build a pool. This innovation had huge potential, but we would have to significantly increase our direct marketing investment to take advantage of this opportunity.

Dan determined that we needed to grow quickly. We rented several floors in a major office building on Mockingbird Lane and started hiring staff to fill it. Our call centers needed phone service, and Donny Anderson, the former Texas Tech and Green Bay Packer provided that service. John Fitzgerald,

retired Dallas Cowboys center, sold us insurance. Before I would head home around 6:00 p.m., it would be common to walk into Dan's office, and share a cocktail with Dan, Donnie, and John.

As we grew our marketing presence, the plan started to work. By the end of 1995, we had 280 employees, and we were closing hundreds of loans a day. We changed our public name to FirstPlus Financial. Donny introduced FirstPlus to the NFL Players Association, and we began sponsoring their golf tournament. At one of the golf tournaments, Dan met Dan Marino, former quarterback for the Miami Dolphins, and soon after, Marino became our company's TV ad spokesman. FirstPlus TV ads with Dan Marino were everywhere. We sponsored Indy cars, and then NASCAR. I remember for the Texas Motor Speedway Nascar race, to beat the traffic, Dan chartered a helicopter to ferry FirstPlus NASCAR guests from Love Field to the Ft. Worth track. Unfortunately, our race car did not qualify, but it was still fun. We marketed FirstPlus at these sporting events, erected booths and gave away small FirstPlus trinkets in exchange for customer information. The company gathered thousands of leads through these venues.

FirstPlus had a box at Texas Stadium for the Dallas Cowboys and at the Texas Rangers Ballpark in Arlington. We were the title sponsor of the Tahoe Celebrity Golf Tournament. Our direct call center was bringing in loans by the bushel, and we were having fun. Our wholesale clients fought to get on the list for these events.

In the fall of 1995, a venture capital group, Banc One Capital Partners, encouraged us to go public due to the

growing market for Specialty Consumer Finance, in which we were leaders. Dan and I met several times with Ace Greenberg of Bear Stearns in New York. As it progressed, three banking houses, Bear Stearns, Morgan Stanley, and Lehman Brothers agreed to back the initial public offering. The usual practice was to give a venture capital firm a major interest in the company. However, partly out of ignorance, I insisted on giving them no more than 15%. I was later given a lot of credit since the prospects for our company initially were not clear. Later, however, when it was disclosed that Dan previously had been the CEO of a corporation that went through bankruptcy, two banks backed out and only Ace Greenberg of Bear Stearns agreed to stay on board. Ace was a good guy. Steve Beglieter of Bear Stearns led the initial offering and coordinated the Road Show to garner interest for the initial public offering. Dan travelled extensively during the Road Show, meeting with dozens of potential investors of our IPO.

The public offering of RAC Financial Group, Inc. occurred in February of 1996, and was oversubscribed. Dan and I each sold 178,000 shares for two million dollars. The share price moved up over the next months to the low twenties. Dan was optimistic and had a vision; he was a good businessman. With the proceeds from the public offering, the company expanded rapidly, acquiring regional specialty finance companies across the country, and in Wales, England as well. The headcount grew to 7,000. The board added heavy hitters like former Vice President Dan Quale.

In October of 1996, the stock was up after completing a secondary equity offering at a much-improved price, and Dan strongly encouraged me to consider selling my remaining shares. Easier said than done. If I remained with the company and sold, it would have looked bad to investors. Also, I could not sell the stock because we had a one-year lock-up on selling our remaining shares. Fortunately, I was turning 65 so it would look appropriate for the chairman to retire. Dan offered to buy out my employment contract for \$1,000,000. I chose to decline Dan's offer of contract redemption because I thought the company needed the money more than I did. At the end of 1996, I resigned from my position at FirstPlus and retired, but I still had to deal with the issue of the lock-up.

Dan continued to seek my counsel long after my retirement. I would occasionally stop at the new Viceroy offices and have a Rob Roy while sharing time with the old group, Donny, Fitzy and by now a few other key employees at the company. Dan and I very much enjoyed these visits.



Dan Phillips.

GRAND EXIT

When Jeff and I left FirstPlus in January of 1997, we decided to open a family office to reduce our concentration in FirstPlus, handle our investments, pay bills, etc. We decided on an office at 5950 Berkshire Lane. This office was a five-minute drive, equidistant for both Jeff and me. In 1997, we hired our assistant, Holly Snowden, and our bookkeeper Melanie Rapier in 1999. Jeff incorporated our family office and called it Grand Pass Management after the name of the street address of a second home Joy and I bought in La Jolla.

I had worked with a bright estate planner, David Adler, and together we did our planning. We also worked with a brilliant CPA, Hunter Nibert. Coincidentally, Hunter taught Jeff and Doug algebra at St. Mark's. In 1994, while the SFAC mortgage company still had little value, David, Hunter, and I created a plan to separate the stock out in trusts for Jeff and Doug's benefit, via Crummey trusts, generation-skipping trusts, and family limited partnerships. This was probably my best tax plan.

Now that I had left FirstPlus, I could sell the stock without spooking investors. But the one-year lockup still prevented my sale of stock for a year. The one-year lockup was a concern because anything could happen to the FirstPlus Stock. The company could underperform or there could be external factors like a recession.

Jeff worked with financial advisors to reduce our concentrated position. There were several strategies to hedge against FirstPlus Stock crashing. One strategy was to collar the stock. A collar position is created by buying a put option, which protects against the stock going down, and selling an out-of-the-money call option. The sale of the call option covers the cost of the put option. We also used an exchange fund, in which we contributed FirstPlus stock into a fund with dozens of other founders' stock in different companies, thus minimizing our concentration. Both the collar and exchange fund did not violate the lockup because we still technically owned the FirstPlus stock.

By the time all the stock held by me, the family trusts, and the family foundation was sold, the result was beyond my wildest expectations. From my June 1994 investment in SFAC to my retirement from FirstPlus in October 1996, it had only been 28 months.

I enjoyed working with Jeff. I think the chance to work together was a terrific experience for both of us. It was a chance for us to relate to each other in a different way than just father and son. We would occasionally argue. I proposed the following to my son: "Jeff, every morning we have to come in and hug each other, to remind ourselves that we love each other." And we did just that.

Our efforts to protect ourselves from our concentration in FirstPlus stock proved to be prescient. The Russian ruble credit crisis in 1998 caused a dramatic downturn in the market for securitized mortgages. As Dan put it, investors suddenly realized they might not get paid back on their loans.

LTCM, the biggest buyer of FirstPlus securitized paper, eventually failed. There is a good book about this crisis, *When Genius Failed, the Rise and Fall of Long Term Capital*, by Roger Lowenstein.

Because the market for securitized paper dried up, FirstPlus could not sustain the necessary volume to support the very large overhead that it had assumed. It was now under-capitalized, and it was unable to continue financing all the mortgages it could have originated. They had to keep issuing mortgages and selling the packages. When they couldn't sell the packages, the ability to do another deal dried up. They still managed to make money on the interest income on the mortgages. According to Dan, the company was making a profit on its business right to the end but could not sustain the overhead load without the sources of funding that came through securitization.

The entire Specialty Consumer Finance sector was suffering. The Money Store and Green Tree were looking for acquirers, and so was FirstPlus. On October 16, 1998, the New York Times reported:

The Firstplus Financial Group, a struggling home-equity lender that failed to find a buyer after putting itself up for sale in August, said yesterday that it was selling its businesses in parts and would dismiss 3,000 people, or 50 percent of its staff. FirstPlus, a Dallas-based company that specializes in loans of up to 125 percent of a home's value, said it was selling its loan servicing business to Superior Bank F.S.B. and that it had accepted an offer for its British-based business. It said the two

CARRY FORWARD

transactions were worth \$130 million. FirstPlus said Aug. 31 that it wanted to be acquired, but at least two potential buyers reportedly abandoned purchase plans after preliminary talks.

Unable to find an acquirer, FirstPlus filed for bankruptcy in 1999.

As I look back, Dan and I were a good team. We complemented each other. I am eternally grateful to Dan. He was a dynamic, hard-working, and effective leader. He did everything right regarding building FirstPlus. It was the external Russian ruble crisis that brought FirstPlus down.

The decisions to leave my law firm, work with Dan Phillips and SFAC full time, and then subsequently retire and sell when I did, were without a doubt the right decisions for me. Now that I was retired, I could focus on the next chapter of my life, traveling with Joy, philanthropy, painting, woodworking, golf, poker, bridge and being a grandfather.

GRAND PARENTS

In 1991, Jeff married Staci Burstyn. Staci has a great sense of humor, is thoughtful, and is a very fine athlete. She was vice president of her high school class at Hillcrest and continued on to the University of Texas where she took accounting and was a ZBT little sister. She became a CPA, worked for a big 5 accounting firm, and then moved onto become a mortgage broker.

When Jeff and Staci were dating, they would on occasion come to Lakeside Park and play tennis. Joy and I knew Staci's mom Margie August in the community and shared many friends. Staci's Dad Ed Burstyn was an easy going and sweet man, with a ready laugh. Ed in the 1970s moved to Maui and was one of the first accountants there.

Today, Staci is involved with the Dallas Jewish community and is a leader in NCJW, just like Joy, whom she calls Mom-Joy. She calls me Dad. She has served on many boards, and I am proud of her leadership in the community. She is a great baker, and whenever Joy and I come over to watch the Dallas Cowboys, she will always have some sort of baked good, and oftentimes my favorite chocolate brownies. She is an accomplished and successful woman, wife, and mother.

Our first grandchild is Bradley, Jeff and Staci's oldest. When Bradley was born on January 12, 1996, Joy and I had to figure out what our grandchildren would call us. My dad and mom were Grandpa and Granny. Joy's were Nana and

Poppy. Joy picked Nana. I decided on Papa (accent on second syllable).

Like his dad, Bradley attended Lamplighter and then St. Mark's. Bradley was an excellent student at St. Mark's. In high school he was on the varsity swim and water polo teams. As the goalie, he led the water polo team to the Texas State Championship. Bradley matriculated to Wash U in St. Louis and then went on to UCLA to earn a PhD in political science.

Michelle is Jeff and Staci's second child and our third grandchild. She was born on January 6, 2000. Michelle is an excellent student as well. She is tall and a very good athlete, having played volleyball, softball, tennis and basketball. At Hockaday, her high school sport was basketball. She also managed the varsity lacrosse team. Michelle loves football, and I very much enjoyed our Cowboy games and hearing her football insights. When Michelle was a senior in high school, she visited us in La Jolla. We were hosting at our house several friends, and Michelle got to chatting with our neighbor Tom Hicks. Tom was a successful leveraged buyout investor and owned several sports teams, including the Texas Rangers. She mentioned her interest in sports, and Tom recommended studying at his business school alma mater, USC. She thought that was a good idea, applied, and was accepted. Michelle has very much enjoyed USC's Annenberg School of Communication and Journalism and is working for the USC football team.

Joy and I enjoy our many family holidays and events with Jeff, Staci, Bradley and Michelle. Joy and I attended our fair share of Lamplighter Hootenanny's, baseball, softball,

football, basketball games, birthday parties and many more grandparent events. Joy and I so enjoy going to their house and watching the Cowboys.

After Doug graduated from Duke, he went to the NYU Tisch School of the Arts to study film. He returned to Dallas a few years later, soon after starting his first company, CAMP TV, which produced promotional and yearbook videos for summer camps. Doug wanted to be in the film business but was tentative about moving to Los Angeles without serious prospects.

While in Dallas, Doug met the girl of his dreams, Marcia Weiner. I knew and liked Marcia's father, Harvey, having served on several Federation committees with him. Marcia's mother, Gail, was delightful. Joy and I would enjoy getting close to the two of them over the years. When Doug met Marcia, she was getting her master's in social work at UT Arlington. Soon after her graduation, on May 23, 1993, Doug and Marcia were married at Shearith Israel, two blocks from our old home on Colhurst. Doug and Marcia honeymooned in the Virgin Islands, not far from where Joy and I met. A few months later they moved to Boston, where Doug attended Harvard Business School. Upon Doug's graduation, the couple moved to Los Angeles. Doug worked briefly for my old friend, Michael Nesmith, before starting his own entertainment company in 1997. It is a fifty person company called Echo Lake Entertainment. And he still runs it today.

Their first child, and our second grandchild, Sarah Rose, was born on October 28, 1997. She was named after my mother, who passed away shortly before. Sarah loved horses

and became an equestrian, competing in riding shows in Southern California. She also developed an interest in photography and music. After a semester at art school, Sarah changed her focus and started touring with bands, at first photographing them and then selling merchandise for them. She later went back to college and received a degree in stage management from Pace University in New York City.

Doug and Marcia's second child, Kate Grisham Mankoff, was born on May 16, 2000. Her middle name was in honor of my father, whose nickname was "Grisha." Kate was a creative and dynamic kid who could make up clever songs on guitar and liked to tell puns. Kate, who is non-binary, now goes by "Max" which happens to be the name of Joy's maternal grandfather. Max moved to Denver to attend the University of Denver.

Eli Henry Mankoff, their third child (and our fifth grandchild) was born August 31, 2005, and shares a birthday with Joy. His middle name is in honor of Joy's mother, Hanna. Like his siblings, Eli played guitar. He became a skateboarder and general adventure seeker. During high school he became a competitive long-distance runner, setting a school record and serving as captain. He also loved to create art and to build things and I enjoyed teaching him what I knew.

Until Kate was born, and from time to time afterward, Marcia worked as a social worker, advocating for children in the foster care system. She has served (or serves) on many boards, including Planned Parenthood (just as Joy had done in Dallas), The Jewish Federation, The Los Angeles Jewish Community Foundation, deToledo High School (where Max

attended), Milken Community High School (where Eli attends) and the Foundation for Jewish Camp, which Doug served on previously. Marcia is an accomplished painter, and I have enjoyed giving her tips and sharing this pastime with her.

When I first retired, somebody advised me, “If you want to see your children and grandchildren you have to take them on fun vacations or have a summer home.” This was good advice.

With this in mind, in 2000 I put together a big trip to take the entire family and grandkids for my 70th birthday. We rented a house at the Greenbrier Resort in West Virginia. It is hard to get there by commercial plane, so I chartered a plane starting in San Diego, then picked up Doug’s family in Los Angeles and Jeff’s in Dallas and landed in a small airport minutes from the Greenbrier Resort. Michelle and Kate were small babies then. I recall Bradley and Sarah taking an etiquette class. Jeff, Doug, and I played golf.

We continued these major family trips, celebrating Joy’s and my five-year birthdays, which turned out to be every two years or so. In the summer of 2004, for Joy’s 70th, we went to Cape Cod. I think Joy had the grandkids take etiquette classes again. Over the Thanksgiving holiday in 2006 for my 75th we took everyone to Sea Island Georgia. The boys and I played golf. I recall Joy gave Jeff, Doug, and me matching scarves. In July of 2010, Joy wanted to share our great experience in Africa with the family, so we all went to South Africa for Joy’s 75th birthday year. For my 80th in 2011, I rented a big house in Jackson Hole. We went to a rodeo on that trip. No etiquette

classes. Joy is a big supporter of the environment, and she wanted the kids to see the Alaskan glaciers before they melted, so for her 80th birthday in 2014, we took the family on an Alaskan cruise.

For my 85th birthday year in 2016, we went on a Greek cruise originating in Venice, which was experiencing a minor flood. For the big birthday dinner celebration, I remember lecturing the grandkids on the importance of education. These vacations were important and meaningful to me and Joy because we had the opportunity to be with and share these experiences and memories with the grandkids.

In 2019 we returned to Cape Cod and stayed at the Chatham Bars Inn to celebrate Joy's 85th. In 2021 I rented a fantastic house in Carmel for my 90th. This house was used in the 1991 movie Basic Instinct. It has been a great pleasure for Joy and me to travel with Jeff and Doug and their families.



With my first grandchild, Bradley 1996.



Joy wanted to share our Africa experience with the family, so we went back to South Africa; July 2010 for Joy's 75th.



June 24, 2016, somewhere in the Adriatic Sea, with l-r, Eli, Sarah, Bradley, Michelle, and Kate.

TIKKUN OLAM

Well before FirstPlus, Joy and I believed in the Jewish concept of Tikkun Olam, “repairing the world.” After we realized the FirstPlus windfall I recall Joy exclaiming, “Good, now we can really support our organizations.”

Joy and I used \$12 million of FirstPlus stock to create the Mankoff Family Foundation. Over the past 23 years, our Foundation has given over \$14,000,000 to support Jewish causes, education, health, women’s issues, and the arts. I would like to say we were open minded and creative in our gift giving.

For example, Jeff suggested in 1998 that our foundation should support the Crohn’s and Colitis Foundation to increase public awareness and eradicate the stigma attached to publicly discussing Crohn's Disease. As a result, we carved out a \$1,000,000 gift to be paid over 10 years to CCFA. At Jeff’s suggestion, this gift could not be used for research, but only for increasing public awareness. With a portion of our gift, the CCFA hired a PR firm and distributed a public service announcement to hundreds of television stations. It featured First Lady, Barbara Bush, whose son Marvin had Crohn’s disease. This in-kind TV exposure was worth millions of dollars, a multiple of our initial gift. It is good to see that today, the stigma of Crohn's and Ulcerative Colitis no longer exists like it used to.

Zeta Beta Tau was important to me. In 1950, as our chapter President, I attended a ZBT convention and was the beneficiary of much appreciated leadership training. When Jeff attended Tulane, he also joined ZBT. As a thank you to ZBT, The Mankoff Family Foundation endowed an Alumni Panel that takes place during summer convention. It is a leadership program in which the panelists share career and life stories and advice. I was privileged to moderate the first panel.

We made a substantial gift to the Dallas Symphony to endow Principal Flutist David Buck. This has been a rewarding gift because we got to know David and his wife. Occasionally they will have a symphony featuring “David Buck, Principal Flute, Ron and Joy Mankoff Chair.”

Joy and I have attended Dallas Opera since we moved here in 1959. Now we were able to endow a program of pre-opera lectures. Joy’s parents also loved the opera, and we endowed a similar pre-opera talk program at the Hartford Opera in honor of Hana and George Shechtman.

Joy helped launch the Dallas Woman’s Foundation in 1985 and I drafted their founding bylaws. Their mission was making grants to programs that address the needs of women and girls and to empower female philanthropists. In 2011 Joy and I made a \$1 million gift from our charitable remainder trust. In Robert Miller’s column on December 12, 2011, Joy said, “I hope this gift will inspire other women to give generously to the campaign which positions Dallas Women’s Foundation to make even more profound and positive changes in the lives of women and girls.”

Planned Parenthood is an important organization that we supported before FirstPlus, and after FirstPlus we were able to increase our support significantly.

Tax litigation is not usually taught in law school. For the University of Minnesota Law School, I offered to support a litigation-focused tax institute where law students could work on actual cases in court. There were programs like that at Harvard and Yale, and now Minnesota has the Ronald M. Mankoff Tax Clinic.

We support Joy's alma mater, Connecticut College, where we set up a Chair of Teaching and Learning. It's an educational institute that runs programs to teach high school teachers.

One of our most fulfilling gifts was to a Dallas Jewish Federation program called PJ Library, which sends children's books to Jewish families. This program is brilliant and solved a problem. There was a dearth of Jewish children's books, so Harold Grinspoon, a Jewish real estate developer and philanthropist, set up a program to fill the void. He paid authors to write Jewish children's books and worked with local Jewish federations, like ours in Dallas, to distribute the books for free to young Jewish families. In 2011 we agreed to establish the program in Dallas as well as North Texas. The impact has been impressive. From 2011-2022, PJ Library served over 3,200 Jewish and interfaith families and delivered 250,000 books. It is great to hear young parents share how their five-year-old daughter races to the mailbox to find her very own PJ Library book, addressed to her.

CARRY FORWARD

We have been very fortunate that supporting so many organizations doing good work has truly been a family affair. It is something that Joy and I and our children value and hope to instill in the next generation of the Mankoff family.



Joy and I at 2012 Dallas Woman's Foundation Luncheon receiving an honor.

RETIREMENT

Little did I know that those summer art classes in high school would contribute to a rewarding retirement. I painted while practicing law. I came across a November 27, 1966, Dallas Times Herald Sunday Magazine article I clipped, “Legal Eagles Turn to Art” with a photo of me and my boat painting. I also painted the Flower with my love note to Joy in the 1960s. I built two planters which are visible in our family pictures in front of Colhurst. The planters now welcome guests at Lakeside. I increased my painting and woodworking output after retirement.

When we moved to Lakeside Park, we left a portion of the second floor unfinished. This would be a perfect woodworking shop and painting studio. A neighbor in Lakeside Park had a Shopsmith woodworking lathe, saw, and other equipment and needed to get rid of it, so I quickly bought it. Since we were in a new house and needed some furniture, Joy gave me orders for benches and side tables to name a few. I am proud of the two benches in the living room. I built Bradley’s toy chest as well and painted a little boy on the top of the chest. While I could not get Jeff or Doug interested in woodworking, I gave it a try with the grandkids. I enjoyed building and painting birdhouses with the grandkids.

When we joined the Columbian Golf Club, I played golf. In retirement, I played more golf. I played with Benton Markey, Gene Friedman, Don Zale, Alan Gold, and Alvin

Golman, to name a few. I enjoyed playing with my boys as well. In May of 2006, for my 75th birthday, Jeff and Doug took me to Scotland for a memorable golf trip. A photo from that trip hangs in our La Jolla House.

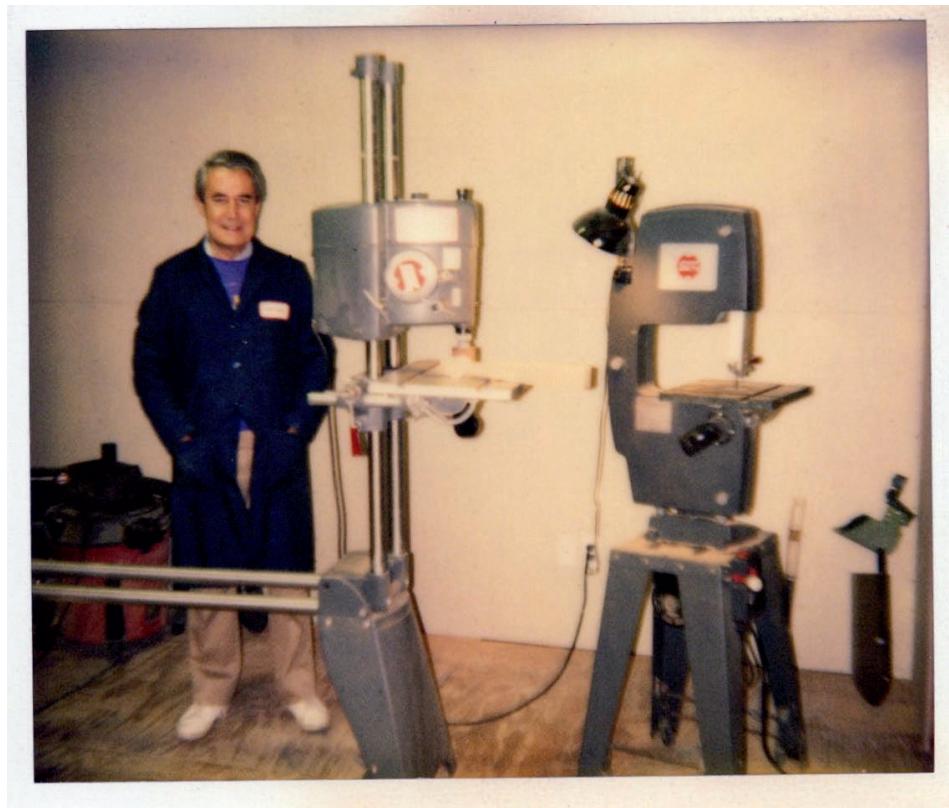
For years I had a regular Saturday bridge game with Sol Goodell and Victor Hexter and a rotating fourth. Joy and I would play bridge with couples like Rita and Alan Kahn. I loved reading bridge books, especially those written by my old friend Eddie Kantor. When the pandemic hit in March of 2020, I quickly learned about online bridge. I went from playing once or twice a week to once or twice a day. I enjoyed playing with my online partner Jerry Jones (not the one who owns the Cowboys). He would call me to let me know to sign in, and then after the game, we would talk for two minutes reviewing our bidding and playing. Bridge was a great outlet during the pandemic. It was an even better outlet for an 89-year-old man who was not getting around as easily as before.

Back in the 1970s, I started playing in a poker game with my Dallas friends. It was always a small, limited game but socially interesting. The game included Billy Colen, Milton “Bubba” Levy, Bill Morgan, Bob Blumenthal, Howard Wolf, Alan Kahn, Buddy Rosenthal, Bunny Joseph, Benton Markey, Max Tonkon, Alvin Golman, Alan Neustadt, Jay Lorch, Zech Lieberman, and Alan Gold. Harris Block sometimes substituted. At one point Jay Lorch was invited to come in because someone died. Jay quipped to me, “I’m not sure if I want to get into that game because the only way to get out of it is to die.”

I have also had a regular backgammon game for the last 50 years with my good friend, Roy Sheldon. Roy and his first wife were guests at the party Uncle Jerry and Aunt Emme threw for us back in 1959 when Joy and I first moved to Dallas. Roy and I discovered that we were both named after our grandmothers, and the rest is history. We have lunch and play once a week. Roy taught me the game, so he continues to beat me to this day. Joy and I enjoy dining with Roy and his current wife Lynn.

Joy and I love to travel. We went on a trip around the world, took a memorable safari, enjoyed numerous cruises and traveled regularly to New York. And of course, we celebrated our five-year birthday years on trips with Jeff's and Doug's families.

I know so many people who really struggled with retirement. Their career was so much a part of them that they didn't know what to do with themselves without it. I never had that problem. I had been preparing for retirement all my life. Joy and I were both prepared for it. I didn't feel bad about not having to work anymore. Having the freedom to spend time with family and friends, to travel the world, to put our time and money into causes we care about, all of that has been an incredible gift. And Joy has been the most wonderful partner for all of that. I am a very lucky man indeed.



My new Shopsmith tools in my Lakeside attic, 1986.



May 2006 with Jeff and Doug in Scotland for my 75th birthday year.



*1st row; l-r; Bill Morgan, Bob Blumenthal, Howard Wolf, Alan Kahn, 2nd row;
Bill Colen, Milton Levy, & Max Tonkon. 2001.*

LA JOLLA

J oy always wanted a house on the beach so she could hear the ocean waves. When we talked about a second home, Joy originally thought about Cape Cod because she grew up in Hartford, Connecticut, and Cape Cod was her idea of a vacation house. After we became empty nesters and Doug left for Duke, I put an advertisement in a Cape Cod newspaper enquiring about renting a home there for the month of September. Our ad was answered, and we enjoyed a marvelous time there. So Cape Cod was first on our list. But Doug, who lives with his family in Los Angeles, said, “That is great, but far, so don’t expect to see much of us. We’ll plan to get out there once a year, at most.”

Joy and I took that under advisement and immediately said, “Well, OK, we’ll go to California.” In 1997 we hired a California real estate agent and started looking in southern California. When we toured the resort town of La Jolla, we found a house on the ocean in-between the Scripps Pier and the La Jolla Beach and Tennis Club. We bought it and, after doing some renovations, we were ready to call it our second home. We’ve been very happy with that purchase.

Even though I retired from practicing tax law, I still have my finger on the pulse of tax issues. For instance, if you stay in California for six months and a day, you’re subject to California tax. Consequently, we only stay in La Jolla for three or four months in the summer and a month in the

winter. We would usually go to La Jolla in June and return to Dallas for the High Holidays.

When Joy and I first came to La Jolla in 1997, we were starting from scratch, socially speaking. A good friend of mine in Dallas named John Sexton said if we got a house in La Jolla we had to join the La Jolla Country Club. He knew Joe Miller, who he said could get us in. Joy and I were on the waiting list for three years. It wasn't a bad deal, because we could use the club and pay only half dues. Joy had given up golf in favor of tennis back in Dallas. She renewed her interest in the game in La Jolla but suffered an elbow injury while taking a lesson in a sand trap. That injury dissuaded her from continuing. My time on the golf course ended back in 2019, when I was 88 years old. So now two sets of golf clubs, golf shoes, and wonderful outfits languish somewhere.

My game now is bridge. La Jolla Country Club had a game on Thursday because it was Ladies Day, and the men couldn't play golf. I wandered into the card room one day at the Club and they asked, "Do you play?" and I sat down and played.

John Carlson was the bridge leader. He had lost a leg and an arm in an auto accident. He was a drinker and womanizer. They actually threw him out of the club because he got drunk and made passes at women. Carlson then went to the La Jolla Men's Bridge Club and that's how I got involved with that club. That club closed in 2018, but there is still a game at the Soledad Mountain Club on Tuesday and Thursday afternoons. The Beach & Tennis Club has a game on Wednesday. Sadly, eight years ago, my friend John Murphy,

who was the bridge club president, realized the club couldn't survive and he closed it up. The game then moved to people's houses.

I made some good friends in La Jolla. Murphy would be my partner from time to time. I was driving a little Chrysler convertible at the time. There was a fake back seat to reduce insurance fees. Poor old Murphy was put in the back seat when we would drive to a game. He had no place to put his big feet.

They started a duplicate bridge game at the country club years ago. It was very hard to get into. I suspect the guy running it may have been anti-Semitic. Finally, he died and somebody else took over the game. It could have been my late friend Joe Tebow. Joe was short, only 5'8", but he had been a basketball player at Brown University in the late 1950's. He invited me into the bridge game. I was a substitute for years. I was the so-called "one-eyed man in the country of the blind" because none of them knew anything about bridge. They were all just learning. I was the so-called expert. Everybody wanted to be my partner.

Shortly after we bought the La Jolla house I went to a fundraiser in Dallas for Lynn Schenk, a former Congresswoman who was running for attorney general of California. I was wearing a gold watch. She said, "You know, my husband collects watches, and he has that watch." I told her we just bought a house in La Jolla. She said, "When you move in let us know and we'll show you around."

Sure enough Lynn and her husband, Hugh Friedman, drove us around and showed us where everything was. Hugh

was a wonderful guy. He was a prominent lawyer and authored *Friedman on Corporations*. He was also an accomplished jazz clarinetist. He was president of the bar association. Hugh ended up teaching law at the University of San Diego. We were close friends until Hugh died tragically five years ago.

Through Lynn we met other nice people: Murray and Elaine Gallinson, who were active in Democratic politics; Abby Weis, a lawyer with Baker & McKenzie, and her husband Ray, a scientist at Scripps; Jeffrey and Marcie Krinsk. Jeffrey was a lawyer specializing in class action lawsuits. We were meeting people on a catch-as-can basis. We met one couple from Dallas, the Naviases, on the plane trip over. They just bought a house in La Jolla. We have always been fortunate to have a great bunch of friends in La Jolla.



We found our new summer home on El Paseo Grande in 1997.



With Doug and Sarah in La Jolla.



With Nancy and Bob Stone in La Jolla.



Joy's Connecticut College friends, L-R Ellen & Ken Jacobs, Frannie & Howard Jacobson, and Judy & Lucky Shore.

CARRY FORWARD

As I stated before, while I'm not one to dwell on the past, I am pleased that my sons have taken an interest in our Mankoff history. When Doug was in high school, he interviewed my father on video about his WW I days and his return to Ukraine to find his mother. Many years later, Doug and Marcia drove out to Gettysburg, South Dakota, and took a photo of the old schoolhouse that my folks lived in, and they got a photo of my dad's old MKT store. Jeff has taken a keen interest in genealogy and updated our Mankoff family tree online with over 650 relatives and hundreds of photos.

Joy and I participated in some Mankoff family reunions, which were initiated by the Louis/Denver branch of the Mankoff family. They organized the first reunion, and it turned out I was one of the oldest in the family, so I was there in my old role as the master of ceremonies again. We hosted one reunion in La Jolla at our house. I enjoyed our reunions.

Writing this book has been like a family reunion. Growing up, the family was the center of everything. They were your closest friends and the people you always knew you could rely on. I was lucky to have that. Joy and I are also lucky that my sons, daughters-in-law, and grandchildren are carrying forward in their own way.

I believe Joy's and my greatest accomplishment is the life that we built together and the family we raised. I was lucky to

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find Joy, who became the center of my new family. There is not one day that has gone by when we haven't felt enormous pride in Jeff and Doug and their families, and the people they have become. Our Mankoff family has a proud legacy, and I hope this book carries that forward.



El Paseo Grande Patio with our family.



POSTSCRIPT

Dad had started several chapters of this autobiography, but he needed a push, so for his 90th birthday we gave him a ghost writer. Dad was still revising the autobiography when he passed away in June of 2023. We have done our best to fill in some gaps and to help tell the stories as we heard them over the years.

One's purpose sometimes becomes clear when faced with significant challenges. Throughout his wonderful life, our dad had many purposes, but a primary purpose emerged: to be there for our mom. Sometime in her mid-eighties, Mom's memory began to falter. But it was not a tragedy. Because our father was always at her side to help her remember. They remained social and active. Mom would look to Dad to help prompt the answer to a question, and then, with memory jogged, she would roll out the story or a thought. In a beautiful way, their stories merged into one. They were inseparable.

Our dad was ninety-one when he was diagnosed with cancer. But Dad was determined to withstand the draining radiation treatment. His plan was to outlive our mom, to take care of her right up until the end. He said he owed it to her for agreeing to marry him. Until the very end, Dad held his beloved Joy in the highest regard and felt fortunate to have her in his life. Our dad did not often fail when he set his mind to something. Unfortunately, his body did not comply, and he

was not able to continue with the radiation. Dad may not have considered that our strong-willed mother had the same goal—to be there *for him* until the end. And she was, holding his hand and saying “I love you” in the moments before he passed away. Words that he heard and acknowledged as he said “I love you” back.

Ron Mankoff’s legacy could be the landmark tax case that is still taught today. It could be the toll road underpasses through North Dallas. It could be the organizations he supported like the PJ Library and Temple Emanu-El. But certainly, his legacy was the love of his beautiful wife and his devoted family. He chose well when he asked for the following to be written on his gravestone: “He loved this world and his family.”

Jeff and Doug Mankoff
August 2024

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