

BORN IN 1960

*How a Kid from Cedar Grove Sold the World on "Remote" Before Anyone
Knew What That Meant — and What Forty-Three Years of Sunday
Lessons Taught Me About Work, Family, and the Global Cloud*

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Dedication

For **Dianne** — *the only sure bet I have made in forty-something years.* None of it works without you. *None of it.*

For my two sons — Tommy, who somehow ended up working in the same building where Eli Manning made the Helmet Catch, and his younger brother, Robert who chose Connecticut and the world of insurance over selling cellular phones with his old man. *Smart kids. Smarter than me.*

For my three grandsons — "the Boys." This book is really for you. Half of what is in here will be ancient history by the time you can read it. *Good.* That means we did our job.

And in memory of **Anthony and Bernice Capone** — *Two-Ton Tony and Mom.* You taught me everything. I have spent sixty-six years trying to make you proud, and I am not done yet.

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A Note Before You Begin

This is not a business book. *Not really.*

It looks like one. It has chapters and a table of contents and a few italicized sentences I am hoping somebody will quote on LinkedIn or Bluesky, or whatever they will be calling LinkedIn or Bluesky by the time you read this. If you came here looking for a four-quadrant matrix or a "5 Steps to Crush It" framework, I will save you the trouble: **I don't have one.**

I have been selling telecom and technology **since 1983**. I have been wrong about plenty. I have been right about a few things — and I am going to tell you which ones, and why, and what it cost me to learn the difference.

I have run companies through three recessions, the dot-com crash, 9/11, the 2008 collapse, COVID, and whatever this current chapter of the American story will end up being called. I have sold car phones, pagers, fax machines, T1 lines, conference calling, VoIP, SaaS, cloud, AI agents, and a few products that I am pretty sure I made up in a meeting and never sold to anyone. I have hired hundreds of people, fired more than I would like to remember, and stayed friends with most of them.

What this book is, really, is a long (love) letter from a guy who has been on the road for forty-three years to a few people who are just getting started. Or just getting **stuck**. Or just looking up and wondering whether the next forty-three years can possibly be as wild as the last.

Spoiler: they will be wilder.

I was born in 1960. I have seen many "firsts." I remember getting a color TV when that was a big deal. I remember having one of the first radio-controlled garage doors when we lived in Cedar Grove, New Jersey. *That was magic.* My dad loved new stuff. We called them **gadgets** back then.

I have spent my whole career going to the dealership and buying the new gadget. *That is the whole story.* The rest is just details.

Here we go.

— www.TomCapone.com

Boonton Township, New Jersey

May 2026

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CHAPTER ONE

A Car Phone, in 1983, with No Job and No Money

I was a nineteen-year-old PURDUE student that summer. Biomedical Engineering. *Pre-med*. My mother had it on a Post-it note on the refrigerator. *Tommy is going to be a doctor*. My father — Anthony Capone, *Two-Ton Tony*, ex-pro-football fullback, friend of Leon Hess — had it on his face every time someone asked.

And then NYNEX Mobile went live with "cellular phones" in the New York market. I had a sports car on campus.

Cellular phones. Take a second with that phrase. In 1983 it was *not* a phrase. It was a rumor. It was a thing some guys in suits in lower Manhattan were promising would change the world, and that everyone over the age of forty was pretty sure was a scam. **A phone. In your car.** *You would have to be crazy.*

The phones were **three thousand dollars**. The service was **sixty cents per minute**. The service was *terrible*. The phone was the size of a brick. The brick was attached to *another* brick that went in your trunk. You could not walk around with it. You could not leave it on a table.

I bought one.

I had no job. I had no money. And I bought a car phone.

I have been asked, more times than I can count, *why*. And I have given some pretty fancy answers over the years. I have used words like *visionary* in print, and I want to be honest with you — *I am not a visionary*. I am not even that smart. What I was, that summer in 1983, was a nineteen-year-old kid from New Jersey who *wanted a phone in his car*. That's the whole origin story.

But here is the part that matters. **Because I had no money, and now also had a \$3,000 car phone, I had to figure out how to pay for it.** So I drove back to the dealership and asked the salesman with the wide tie if I could sell some too.

That is the actual founding moment of my career. Not the purchase. The return trip.

I never went back to Purdue full-time. I never went to medical school. *I never became a doctor.*

And here I am in 2026 — and people call me www.DrZoom.us (or is it www.MrZoom.us ...?)

Some jokes write themselves. Some jokes take forty-three years to write.

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I want to tell you about my dad, because you cannot understand the car-phone story without him.

Anthony Capone — **Two-Ton Tony** — played professional football. He was a plugging fullback, the kind of player who put his head down and ran into the line and stood his ground. He was friends with **Leon Hess**, founder of the Hess Corporation. The oil company in New Jersey and New York. The green-and-white gas station guy. **Leon also owned the New York Jets.**

I remember asking my mother — *Bernice* — "Mom, who is that man in our kitchen with Mr. Hess? The guy with the big nose?"

She said, "Oh, that is Joe Namath. He works for Mr. Hess."

I was about eight or nine years old.

My Dad went to Super Bowl III in 1969 at the Orange Bowl as the guest of Leon Hess. And me. *I was nine years old.* I really did not understand how big a deal this was. Now I do.

The first time I wore a suit and tie, I was ten years old. It was September 7, 1970. **Vince Lombardi's funeral.** St. Patrick's Cathedral in New York City. My father had a ticket

because he had a ticket — *because that was the world my father moved in*, and I, by accident of birth, got to ride along. Again, I had no idea how big a deal this was.

When we moved to Boca Raton, the Miami Dolphins went **17-0**. My favorite player was **Larry Csonka**. Number **39**. Fullback. *Like my Dad*. I wore my #39 CSONKA jerseys *everywhere*. I have worn the number 39 on my back, in some form, for the rest of my life. *39 Oak Road — that was the address of the house where I raised my own boys. The Helmet Catch — the photo of Eli Manning's helmet catch that I framed and gave to Tommy on his eighteenth birthday — that hung on the wall of his bedroom at 39 Oak Road for years. {39 again.}*

The point of all this is not football.

The point is — *I grew up watching my father walk into rooms where the biggest people in the world were sitting at the table*. And what I learned, from watching him, was that the biggest people in the world were just *people*. They ate sandwiches. They told bad jokes. They got nervous before the big game. They asked you about your kids.

If you can grow up around that — *and I am the luckiest person I know that I got to grow up around that* — then when you, twenty years later, end up at a Birthday Party for Senator Ted Kennedy at the St. Regis in NYC sitting at a table with Tom Hanks and Rita Wilson and Chevy Chase and Lauren Bacall and John F. Kennedy Jr. and his wife — *which I did, and which I will tell you about in a later chapter* — you do not freeze up.

You just talk to them. Because they're just people.

That is the gift my father gave me. *Worth more than any inheritance*. And he gave it to me for free, just by being who he was.

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OK. Back to the car phones.

The salesman at the NYNEX dealership said yes. Of course he did. I was a college kid with nothing to lose, and they had a warehouse full of expensive bricks that nobody understood. He gave me a stack of brochures and a number to call when I had a sale.

I went home, and I started knocking on doors. And all of Dad's friends. And the NFL football players. And the friends of Leon Hess.

Some of the first car phones I ever sold went to people in my parents' neighborhood. Friends of friends. Some doctors. Some small-business owners. A couple of guys who ran trucks. *Almost none of them needed a phone in their car.* What they needed — *what they wanted* — was to be the kind of person who *had* a phone in their car.

That is a thing I want you to write down.

People do not buy products. *They buy who they get to become when they own the product.*

My customers in 1983 did not need to make a call from their car at sixty cents a minute. *Nobody needed that.* What they needed was to *be a person who could make a call from their car.* They needed the *story* the car phone told about them. The car phone meant: I am important. I am modern. I am the kind of guy whose business cannot wait. *I am ahead.*

Forty-three years later, *people are still buying who they get to become.* They are not buying the iPhone — they are buying *who they are with an iPhone in their hand.* They are not buying the Tesla — they are buying *who they are sitting in the Tesla in their neighbor's driveway.* They are not buying the AI subscription — they are buying *who they are in 2026 with an AI agent answering their email.*

The product changes. *The motivation never changes.*

If you understand this — *and most salespeople, even the smart ones, do not understand this* — you can sell anything to anyone for forty-three years and they will thank you afterward.

Because you sold them the version of themselves they wanted to become.

That, by the way, is a very different business than *manipulating people into buying things they don't want*. It is the opposite of that, actually. It is *paying attention* to who somebody is trying to become, and then giving them the thing that helps. If they are trying to become a more honest version of themselves, you sell them the more honest version. If they are trying to become a more efficient version of themselves, you sell them the more efficient version. *You are not the hero. You are the guide. They are the heroes.*

I learned this in 1983, knocking on doors with a stack of NYNEX brochures.

I am still doing it in 2026.

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Here is the part of the story I do think is worth your time.

I get asked all the time, **"How did you know?"** *How did you know cellular phones would be a thing? How did you know "remote" would be a thing? How did you know about pagers, fax machines, T1 lines, voice over IP, cloud, AI.*

The answer is: ***I didn't.*** I have never known anything. I have only ever *wanted the thing in front of me*, and then figured out how to pay for it.

If you are reading this book hoping I am going to tell you *what's next* — what to buy, what to invest in, what stock to short, what AI tool to pay for this month — **I am going to disappoint you.** *I don't know what's next.* Nobody knows what's next. The people on TV who say they know what's next are *selling you something*, and what they are selling is usually their own newsletter.

What I can tell you is what *I* do.

When something new shows up in front of me, *I buy one*. I will try it. I break it. I show it to Dianne, and she rolls her eyes (*and then, secretly, asks me to show her how it works*). I show it to my sons, and they tell me I am holding it wrong. I will show it to my

grandsons (one day) and they will show me three features I didn't know existed. Then I figure out how to sell it to somebody else who is *just curious enough* to want one, but not quite curious enough to buy one without me explaining it.

That is the entire business.

It is the entire business in 1983 with car phones, and in 1995 with the World Wide Web, and in 2007 with the first iPhone, and in 2020 with Zoom, and in 2026 with AI agents.

Technology changes. The product changes. The brick gets smaller, smarter, and cheaper.

The job does not change.

The job is: *be curious enough to buy the brick. Be honest enough to admit you don't know how it works. Be patient enough to figure it out. Be generous enough to share what you learned with somebody else.*

That is what I have been doing for forty-three years.

I'm not done yet.

* * *

A quick aside, because I cannot tell this story without it.

My father loved gadgets. We had one of the first color TVs in Cedar Grove. We had a *radio-controlled garage door. In 1965.* He would press the button in the dashboard, the door would lift, and my sister and I would scream like he had just bent the laws of physics. *Which, in our minds, he had.*

My dad died before he saw an iPhone. He died before he saw Netflix. He died before YouTube, before Zoom, before AI. *He would have loved every single one of those things.* He would have *bought every single one of them on day one.*

I think about him a lot when I am writing my Sunday Blog at five in the morning at my kitchen table (of deck). I think about what it would be like to show him a smartphone.

To hand him the brick and watch his face. I think about him every time I open a new gadget box.

This whole business — every car phone, every cellular contract, every conference call, every videoconference, every Zoom meeting, every AI agent I have ever named after my mother — *I am still buying gadgets to impress my father.*

That is probably not great therapy. *But it is honest.*

And it is *the most American thing I can think of.* My father came home from work, sat in his chair, watched the news, and waited for the future to show up. *His father* waited for the future to show up. *His grandfather* waited for the future to show up.

I decided, in the summer of 1983, that *I was going to go get it.*

That is the only decision I have ever made that mattered.

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If you remember nothing else from this chapter, remember this:

The phone in your pocket right now is more powerful than every computer in the Apollo program *combined.* You are carrying the entire library of human knowledge in your jeans. You can call any human being on Earth, in any language, with the press of a finger. You can stream a Broadway show, attend a class at PURDUE, see your grandkids in Connecticut, buy a new pair of shoes, and order dinner — all before your coffee gets cold.

In 1983, a brick attached to my trunk cost three thousand dollars and let me say "hello" to my dentist for sixty cents a minute.

That is the gap I have lived inside of.

That gap is where I built my career, my family, my companies, and my hopes for my grandsons.

And the gap is still wide open. ***Wider than ever.***

There is a car-phone moment happening, *right now*, in front of you. There is a \$3,000 brick in some showroom somewhere with your name on it. Maybe it is an AI agent. Maybe it is a satellite-connected device. Maybe it is something I have never heard of and will not hear of until my younger son sends me a link to it next Tuesday.

Whatever it is — *go buy one*.

You don't need to be a visionary. You don't need a business plan. You don't need an MBA. You don't need permission.

You just need to be a kid in a driveway in Cedar Grove who wants the thing.

That is the whole job.

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CHAPTER TWO

Everything Is Distance Learning. Everything Is Digital Living.

I want to tell you something I have been saying for fifteen years that *most* people, when they first hear it, think it is a typo.

Everything is distance learning.

Not just school. Not just college. Not just the online programs you see advertised between innings of a baseball game.

Everything.

Your job? *Distance learning*. Your kid's piano lessons on Zoom? *Distance learning*. Your doctor on a telemedicine app? *Distance learning*. The way you figured out how to fix your dishwasher last Tuesday by watching a guy on YouTube? *Distance learning*. The way your grandmother is learning to use FaceTime so she can see her grandkids? *Distance learning*.

The way you are reading this book? **Distance learning**. I am not in the room with you. *You are not in the room with me*. And yet — somehow — I am teaching you something, and you are letting me. That is the entire mechanism. *That is all it ever was*.

The folks at the New York Distance Learning Association — which I have been running, in various forms, since the last recession — used to push back on me when I would say this. "Tom," they would say, "Distance Learning is *education*. K-20. Universities. Online degrees. *That's* the category."

And I would say, every time, "**That was the category in 1858. That is not the category in 2026.**"

In 1858, the University of London started offering distance learning degrees through its External Programme. *They mailed lessons*. The students mailed work back. *Sir Isaac Pitman*, in Britain, had been doing it on postcards a few years earlier. **Two-way**

feedback. Scaled successfully. That was the founding act of modern distance education, by the way — *not anything Edison did*, not anything Silicon Valley did. **Two-way mail.**

And here is what *they* understood, in 1858, that we somehow lost track of in 2025:

Distance learning is just what happens when learners and teachers are separated by time or space, and they figure out a way to bridge it.

That's it. *That's the whole definition.*

So tell me — what part of your life is **not** that?

You are separated from the smartest people on Earth by time and space. You bridge it by going to TED.com. *Distance learning.*

You are separated from the doctor by time and space. You bridge it by opening an app on your phone. *Distance learning.*

You are separated from your team — they are in six time zones — and you bridge it with Slack, Zoom, email, shared documents. *Distance learning.*

You are separated from your grandchildren by 92 miles of I-95. You bridge it on a Tuesday night with a video call. ***Distance learning.***

Distance Learning has become DIGITAL Learning. And DIGITAL Learning has become — and this is the line I cannot get out of my head, and I won't apologize for repeating it — DIGITAL LIVING.

We are all *living, learning, working, playing, teaching, training, coaching, and mentoring* — in the Global Cloud Economy.

The future of work is in the clouds. The future of education is in the clouds. The future of entertainment is in the clouds. The future of *medicine* is in the clouds. The future of *commerce* is in the clouds.

And here is the line I have started using lately, because it lands the plane:

"Remote work has become just work. Distance education has become just education. eCommerce has become just commerce. Telemedicine has become just medicine."

The prefixes are falling off. The world is collapsing all of these special little categories back into the main word. *Because the special little categories were never the point.* The point was always the work, the education, the commerce, the medicine. *The screen was just the most convenient way to do it.*

* * *

When I *inherited* the New York Distance Learning Association in the last recession — *and I want to be careful with that word, because I did not found NYDLA, I took it over* — *the organization was about to be shut down. No money. No members.* The website was *90 days past due on hosting fees.* The whole thing was a great idea with terrible leadership, and the people running it were ready to hand the keys to anybody who was crazy enough to take them.

I was crazy enough.

I told the board — *with all due respect* — that we had to throw the old definition out. Distance learning was not "online college." Distance learning was the **entire Global Cloud Economy**. Every videoconference. Every cloud document. Every telemedicine call. Every remote employee. Every YouTube tutorial. Every Coursera course. Every TED talk. Every Slack message between coworkers in different cities. Every grandmother on FaceTime.

If we kept defining ourselves as "the online college people," we were going to die. *And we should die*, because the world has moved on.

If we redefined ourselves as the people who help everyone live, learn, work, play, teach, train, coach, and mentor in the Global Cloud Economy — *then we were going to be the biggest association in the world.*

We went from bankruptcy to 5.8 million members. We went from the five boroughs of New York City to *every continent except Antarctica*. We have 174,000+ K-20 schools in our network. *46% of the Schools of Business*. The alumni of all eight Ivy League schools. The NFL Alumni Association — *which came to us, by the way, through Bart Oates, the Hall of Fame center whose brother Barry worked for me in the 1990s. (Friend of a friend. Always.)* And we are aiming for 10 million members by next year.

I didn't do that. *The thesis did that.*

***Everything is distance learning. Everything is digital learning.
Everything is digital living.***

Once you see it, you cannot un-see it.

* * *

Let me give you the test. The test I give to every CEO, every school superintendent, every hospital administrator, every nonprofit director who sits across from me in a meeting.

Take any process in your organization. Any one. Pick one right now.

- Onboarding a new employee.
- Training a customer.
- Selling a product.
- Treating a patient.
- Teaching a student.
- Coaching a team.
- Reviewing a contract.
- Closing the books.

Got one? Okay.

Now ask yourself: *what part of this process actually requires the people to be in the same physical room at the same physical time?*

I will tell you the answer, before you do the exercise. The answer is: *almost none of it.*

Almost every step of almost every process in almost every organization could be redesigned for **distance**. Distance in space — different rooms, different cities, different countries. Distance in time — done at the time that works best for each participant, with no requirement for synchrony.

This is not theoretical. **This is happening right now** in the best companies, the best schools, the best hospitals, the best governments in the world.

Switzerland runs its entire national railway on 100% electrified power. The Netherlands runs its entire national railway on 100% wind-powered electricity. Japan, China, Spain, India, Australia — they are *leaping* into the future of transit while we argue about whether to fix a pothole.

And in education, in business, in healthcare — the leaders are *leaping* into distance, while the laggards are spending another \$20 million on another office building.

Which one do you want to be?

This is not a trick question.

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I think a lot about my grandsons when I write this stuff. *Because they will not remember a world that was not this way.*

They will not remember a world where you had to drive to a place to do work that could have been done anywhere. They will not remember a world where a doctor's visit required you to sit in a waiting room and read a magazine from 2019. They will not remember a world where a student in rural Kentucky could not take a class at Harvard.

To them, the way *we* did things will look the way *horses and buggies* look to us.

Quaint. Inefficient. A little bit cute, but mostly tragic.

Manure in the streets of New York City — *as far as the eye can see*. That is what daily commutes will look like to my grandkids. *Buildings full of people, doing work that does not require buildings.*

I am not saying offices are dead. I am not saying schools are dead. I am not saying we should all live in caves and have AI feed us through a tube.

I am saying — ***everything is distance learning***. And the leaders, the winners, the future-builders are the ones who get up every morning and ask: *what part of what we do today can be made better by removing the requirement of "same room, same time"?*

And then they go do that.

* * *

If you remember nothing else from this chapter, remember:

Distance is not the enemy of connection. Distance is the proof of connection.

The people who love you across miles? *They love you more*, because they have to do it on purpose.

The customers who buy from you across time zones? *They buy more*, because you have proven you can be there when they need you, not just when you can physically show up.

The students who learn from you across screens? *They learn more*, because they have to make the decision to show up, every single day, with no one watching.

Distance is not a problem to be solved. **Distance is the medium we live in now.**

And once you accept that — *and I mean really accept it, not just nod at it in a meeting* — your business changes. Your family changes. Your sense of what is possible changes.

The kid in Kentucky can become a software engineer at a company in Tokyo. The grandmother in Florida can have lunch with her grandkids in Oregon every Saturday at noon. The small business in Iowa can sell to a customer in Berlin without ever leaving her kitchen.

That is the world we live in.

We just have to *act like it*.

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CHAPTER THREE

It Happened Because It Was Supposed to Happen

I have a phrase I use a lot, in speeches and on Sunday Blogs and in private when nobody is listening:

"It happened because it was supposed to happen — and I can prove it - because IT HAPPENED."

It is not deep. It is not a koan. It is not the kind of thing a Harvard Business Review editor would print without rolling her eyes.

But it is *the truest thing I know* about how careers and businesses actually get built.

The pivotal moments of my career did not come from a *plan*. They came from *showing up to the meeting I almost skipped*. They came from *making the phone call I had no business making*. They came from *sitting at the wrong table at the right dinner party*. They came from *driving four hours on a Saturday morning to give a free talk to a roomful of high school kids* — when I almost talked myself out of going.

That last one literally happened.

* * *

Let me tell you about a *friend of a friend*, because it set the table for the rest of my career.

It was 2011-ish. Things had been tough. *The recession was still chewing through everybody I knew*. NYDLA had been broken for years. *We had a website bill we could barely pay — we were 90 days past due on the hosting fees*. It was a dying 501(c)(3) that somebody else had founded years before, and I had been invited to "take it over and run the show" — *which, on paper, seemed like a great way to inherit somebody else's bankruptcy*.

I had been giving it serious thought.

And then I went to a DHS event over at NJIT.

I want to pause on that sentence. **I went to a DHS event over at NJIT.** *That is the kind of event most people would not go to.* It was a Tuesday. I almost didn't go. *I was not getting paid.* I was not on the panel. I was just — *there.* Showing up. Because I had been invited and because *I had been raised by Two-Ton Tony to show up to the rooms where the biggest people in the world were sitting at the table.*

At that event, I met a guy named **Dr. Michael Chumer.** NJIT. We talked for fifteen minutes. *Maybe twenty.* I liked him. He liked me. We exchanged cards. *That was the whole interaction.*

The next day, Michael called and invited me to **Picatinny Arsenal.**

Now — *Picatinny Arsenal.* If you have not been, look it up. *It is not a place you go without a reason.* It is a US Army research and manufacturing facility in Morris County, New Jersey, *and you do not just stroll in.* Michael got me cleared. I went.

At Picatinny, I met **Dr. Mitchell Erickson** from DHS.gov. *Dr. Mitchell Erickson.* A serious person doing serious work for the Department of Homeland Security.

Over coffee, *because I was being honest and because I had nothing to lose,* I told Mitch about NYDLA. I told him it was bankrupt. I told him I was thinking about taking it over. I told him the idea — *that "Distance Learning" was no longer just about online colleges, it was about everything: remote work, telemedicine, e-commerce, the whole digital-living thesis.* "It's a great idea," I said. "With terrible leadership."

Mitch listened. *He really listened.* And then he said — *and this is the part I will remember for the rest of my life* — "Tom. Would you come speak to my Homeland Security graduate students at Rutgers next month?"

Sure.

I said yes immediately. *Because, again, I was raised to say yes to that question.* I did not check my calendar. I did not negotiate a fee. *(There was no fee.)* I did not ask how many students would be there. I just said yes.

A month later, I got up at 4:00 a.m. on a Saturday, drove to Rutgers from New Jersey, and gave a talk to a roomful of Homeland Security grad students about the future of distance learning and digital living and the cooperative cloud economy.

I almost did not go that morning. *I came close to saying no.* I was tired. *I was not getting paid. I was not getting gas money. Why was I doing this?*

Because Mitch had asked. And because I had said yes.

I gave the talk. The students loved it. *And then — and this is the part I could not have predicted — the chair of the School of Business at Rutgers came up to me afterward and asked me to give the exact same talk that afternoon to the entire School of Business faculty and student body. **Same day. Same campus.***

They sent a car to bring me across campus. *A car.* I had driven up by myself in a sedan, and now Rutgers was sending a car to drive me to the second talk.

I gave the second talk. *It went better than the first one.*

Afterward — *over adult beverages, because everything important happens over adult beverages* — I told the Rutgers folks what I had told Mitch. *That NYDLA was bankrupt.* That I was thinking about taking it over. That I had an idea about what it could become.

And right there, on a Saturday night in a restaurant in New Brunswick, **Rutgers offered to become the first Host University of NYDLA.**

The first deliverable: **free www.RutgersConferencing.com for all 500,000+ Rutgers alumni.** We took the cooperative model — *aggregate buying power, shared infrastructure, member benefits* — and applied it to a university and its entire living alumni network.

With one stroke of the pen, NYDLA went from "can't pay the website bill" to having 500,000+ new members. And thousands of new paying customers.

And from there — *it happened because it happened.* Harvard called. Quinnipiac called. UCONN called. PURDUE called. Penn State World Campus called. Every Ivy League school. *In about five years we went from broke to 5.8 million members.*

All of it traces back to a Tuesday I almost skipped.

A DHS event at NJIT. Where I met a guy named Michael Chumer who I would not have looked twice at if I were sorting business cards by importance. *He was a friend of a friend.* And he turned out to be the hinge of my entire second career.

This is the part of business that they do not teach you at business school. They teach you the strategy. They teach you the spreadsheets. *They teach you the plan.* They do not teach you to *show up to the Tuesday-night thing at NJIT that has nothing to do with your business and that nobody important is going to.*

The thing that does not fit on the spreadsheet is what changes your life.

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Let me tell you about Lee Cockerell.

In 2017, my friend the podcaster David Burkus had Lee on his show. Lee was the former Executive Vice President of Operations for the Walt Disney World Resort. *He ran Disney World.* He ran the 40,000 cast members (employees) . He wrote *Creating Magic*, which is a book that everyone who manages people should read once a year for the rest of their lives.

I listened to the podcast on a Sunday. I sent Lee an email that same afternoon.

To my great surprise, he wrote back within an hour. He said he had time *that afternoon* to talk. I picked up the phone. We were on the call for ninety minutes. *I have never been so taken with another human being on a first call in my entire life.*

Within two weeks, I flew to Orlando. I sat with Lee in person. We started working together. I created the www.CockerellAcademy.com I helped him distribute his content through NYDLA. Eventually his *grandson* came up from Florida to do a summer internship at Mt. Olive in New Jersey, and he stayed at my house, because Lee couldn't find a rental nearby - and my wife **Dianne** would not have it any other way. (*Dianne, by the way, spoiled him rotten.*)

Lee Cockerell is now one of the most important people in my professional life. *And it all started with a random podcast and a cold email on a Sunday afternoon.*

It happened because it was supposed to happen — because IT HAPPENED.

* * *

I want to make a point with these stories, because I do not want you to mistake what I am saying.

I am *not* saying "sit back and let the universe deliver." I am *not* saying "if it's meant to be, it will be." I am *not* saying "the secret is to manifest."

I am saying the **opposite** of that.

I am saying: **show up**. Show up to the thing. *Make the call*. Send the email. Drive the four hours on Saturday morning when you don't feel like it. Walk over to the table where the person you admire is eating dinner alone. Reply to the podcast guest who said something interesting. Buy the brick.

You cannot *make* the magic happen.

But you can show up to where the magic happens. That is the entire job.

The people I know who have the best careers — and at this point I know a few — *almost all of them* have a story like the Quinnipiac story. *Some small, weird, inconvenient act of showing up* that turned out, in hindsight, to be the hinge of everything.

You will not know which act is the hinge.

So you have to treat every act *like it might be the hinge*. You have to send the email. You have to take the call. You have to drive for hours.

You have to show up.

* * *

One more, because I cannot help myself.

I have a story I tell about a Birthday Party for Senator Ted Kennedy at the St. Regis in NYC. *I went because somebody invited me and I said yes*. I sat at a table with **Tom Hanks** and **Rita Wilson**. Also at the table: **Chevy Chase**. **Lauren Bacall**. **John F. Kennedy Jr.** and his wife **Carolyn Bessette-Kennedy**.

I was not supposed to be at that table. Some seating-chart person had clearly made a mistake.

But there I was.

Tom Hanks turned to me and asked, "*What do you do?*"

I said — *with a straight face* — "*I'm the head of talent at Disney.*"

He stared at me for a beat.

I said, "*Ha. No. Just kidding. I sell cellular phones. Since 1983.*"

Well. Tom Hanks was *fascinated*. We chatted it up for an hour. He asked me about the technology, about the business, about the customers. *About my Dad*. About my sons. He was the warmest, most genuine human being I have ever sat across a table from in a room full of famous people.

I made a sale that night.

Tom Hanks bought a cellular phone, and a phone plan, from a guy who was at the wrong table at a Ted Kennedy fundraiser at the St. Regis.

Chevy Chase, by the way, was aloof. John F. Kennedy Jr. was shy. *Tom Hanks was so real, so genuine, so human.* I have told this story for thirty years and the part I always come back to is — **Tom Hanks was the most present person in that room.** When he was talking to you, *he was talking to you.* There was no looking-past-your-shoulder. There was no checking the watch. *There was just him, looking at me, asking me about my work.*

That is the part I have tried to copy ever since.

When somebody is talking to you, *be there.* Put the phone down. Put the agenda down. Put the next-thing-you-need-to-say down. *Just be there.*

It is the most American thing you can do for another person. And in a country that has spent the last twenty years looking at screens instead of people, it is *the* most quietly revolutionary act.

Tom Hanks taught me that, at a fundraiser in 1996, while I was selling him a phone.

People first, then money, then things.

I have lived by that line ever since. It belongs on the back of every business card I will ever print.

* * *

CHAPTER FOUR

None of Us Is as Smart as All

There is a saying I picked up somewhere, decades ago, that I have never been able to attribute to anyone. I heard it in a boardroom. I heard it from a priest at a wake. I heard it from a Marine sergeant on a podcast. I have heard it from my own mother, who would deny it if you asked her.

"None of us is as smart as all of us."

I have built three companies based on that sentence.

I have lost money — *plenty of times* — when I forgot it. I have made money — *every single time* — when I remember it.

If you only read one chapter of this book, *read this one*. If you can build that sentence into the operating system of your company, your family, your school, your hospital, your nonprofit — you will be playing a different game than your competitors, your peers, your siblings, and the rest of the human beings around you.

Most people are trying to be *smart*. Most leaders are trying to be the *smartest person in the room*. Most CEOs are trying to *outthink* their competitors, *outsmart* their customers, and *outrun* their employees.

That game is a losing game. It has always been a losing game. It is just losing **faster** now, because the world is too complicated for one brain to figure out anymore.

The winning game is *the cooperative game*.

* * *

I call it the cooperative game because *cooperative* is a word that means something specific to me. When I think about cooperatives, I think about American farmers.

In the early 1900s, in the rural American Midwest, farmers figured out something that turned out to be one of the great economic innovations of the last hundred years. *They*

figured out that individually, they had no bargaining power — but collectively, they had all the bargaining power in the world.

So they pooled their grain. They pooled their seed. They pooled their equipment. They pooled their insurance, their fuel, their fertilizer. They built grain elevators together. They negotiated rail rates together. They lobbied state legislatures together. *They survived the Depression together, when the banks did not.*

That is what a cooperative is.

It is not socialism. It is not communism. It is not a charity. *It is a bunch of independent, individual operators who agree — of their own free will — to act collectively in the areas where collective action is more efficient than individual action.*

Each farmer still owned his own farm. Each farmer still ran his own business. Each farmer was still responsible for his own decisions. *But where they could pool, they pooled.* And the pool made every one of them stronger.

Look at **Publix**, the supermarket chain. Employee-owned. *Largest employee-owned company in America.* Look at **Mondragon** in Spain — *the biggest cooperative in the world*, billions in revenue, tens of thousands of worker-owners, decades of growth in good times and bad. Look at the credit unions. Look at the rural electric co-ops that put power into farmhouses the big utilities would not serve. *The cooperative model works.* It has been working for a hundred years. The only reason most American businesspeople have never heard of it is *because it does not make for good cocktail-party conversation.*

I run the **Technology Assurance Cooperative — TAC** — on the exact same principle. Three hundred of the Fortune 1000 companies are members. Schools of Business and their alumni are members. Small businesses and nonprofits are members. *Every member is independent.* Every member runs their own organization. *But where we can pool, we pool* — and the pool gives every member access to telecom and technology buying power, subject matter expertise, and business outcomes that no single member could ever achieve on their own.

We are like a mashup of Amazon Prime, Costco, BestBuy, and McKinsey.

But the *spirit* of it — the actual operating principle, the thing that makes it work — is the spirit of the old farmer's cooperative.

None of us is as smart as all of us.

* * *

I want to be specific about what this looks like in practice, because most of the people who *say* they believe in cooperation actually do not.

Real cooperation looks like *giving stuff away*.

It looks like sharing your customer list with someone who used to be your competitor, because you both realized you serve different needs and you should refer to each other.

It looks like writing an honest review of a product made by someone you don't particularly like, because the product is genuinely good and the world needs to know.

It looks like answering a phone call from a kid you have never met, who got your number from a friend of a friend, because he wants to know how to break into the telecom business and you happen to know.

It looks like *paying* a vendor more than the contract says, when the vendor went above and beyond and you noticed.

It looks like sending business to someone who can serve the customer better than you can.

It looks like telling a customer, in a sales meeting, that *they should not buy from you* — because the thing they actually need is something else.

This is the part that breaks most people.

Because every business book they have ever read, every "10X Your Output" podcast they have ever listened to, every LinkedIn influencer they have ever followed has told them

that the way to succeed is to *win*. To beat the other guy. To take the biggest slice. *To never give an inch.*

And that advice is not just wrong. **It is poison.**

It is poisonous because *it doesn't work*. It has never worked. The most successful people I have ever met in business — and I have met a few — are not the ones who win the most. **They are the ones who give the most.**

Because giving is contagious. When you give somebody something — a piece of advice, a customer, a referral, a phone number, an introduction, a meal, a piece of equipment, an hour of your time — *you are making a deposit in a giant invisible bank account*. And someday, you will need to make a withdrawal. *And you will be amazed at how much is in there.*

* * *

I learned this lesson the hard way during the 2008–2010 recession.

NYDLA was broken. We had no money. We had to make hard decisions about every dollar. *I had to lay off good people I loved.*

What saved us was *not* a clever pivot. It was *not* a turnaround consultant. It was *not* a new product.

What saved us was that, for fifteen years before the crisis, *I had been making deposits in the invisible bank account*. I had been answering phone calls from strangers. I had been giving away advice. I had been referring people to my competitors when my competitors could serve them better. I had been buying lunch. I had been sending books. I had been showing up to free Saturday-morning talks at Quinnipiac.

When the crisis came, *the bank account was full*. People I had not talked to in years called me back. People I had given referrals to gave me referrals. People I had introduced to other people made introductions for me.

The cooperative carried me through.

I did not have to call four hundred people in a panic. (*Some business books would have you believe that's the move. It's not. The move is to have been a cooperative member for fifteen years before the panic.*) *The phone rang on its own.* The introductions arrived in my inbox unbidden. *The bank account had been quietly compounding the entire time,* and the recession was when I started making withdrawals.

This is the part of the cooperative game that nobody can rush.

It compounds. *Like a savings account.* You make a small deposit this week, and another small deposit next week, and another small deposit the week after that. Years later, the deposits have become a *fortune* — *and it is a fortune that you do not have to spend down,* because the people you have helped are now helping each other, in a network you started but no longer have to maintain.

That is the most beautiful thing about the cooperative game.

It builds an asset that you don't own, but you can draw on.

The deposit is in the network. The network outlives you. **And when you really need it — and you will, sooner or later, in every long career — the network shows up.**

* * *

Here is how I want you to test this, if you don't believe me.

This week — sometime in the next seven days — pick somebody in your professional life who has done something nice for you in the past. *Not somebody you owe a favor to.* Just somebody who, at some point, was kind to you.

Call them. *Not text.* Not email. **Call.**

Tell them you have been thinking about them, and that you wanted to say thank you, and that if there is ever anything you can do for them, you would consider it an honor.

Then hang up.

Don't follow up with a sales pitch. Don't put them on a marketing list. Don't ask for an introduction. *Do nothing.*

And then watch your business — your career, your family, your community — change over the next twelve months.

It will not change because of that one phone call. *It will change because that phone call will change you.* It will remind you that there is a giant invisible bank account out there with your name on it. *And once you remember that, you start making deposits more often.*

None of us is as smart as all of us.

The day you actually believe that — *and act like it* — is the day your real career begins.

* * *

CHAPTER FIVE

The Manager's Creed

On New Year's Day in 1995, I sat down at my brand-new laptop — a Christmas gift I had been begging Dianne for, *for months* — and I typed a memo to my staff. The memo was about three pages long. It was titled "**My Manager's Creed.**"

I sent it out on January 2nd. Every employee got a copy. Every new hire since then has gotten a copy on their first day. I have it on my website. I sent it to my sons. *I send it to my future customers.*

I am going to put the relevant parts of it in this chapter, with commentary. Because thirty-one years later, I still believe every word of it.

These are not "values" in the soft-focus, poster-on-the-wall sense. These are not "company culture" in the LinkedIn sense. *These are rules of engagement.* These are the things I have learned, over four decades, about how to actually run a team, build a business, and stay sane.

If you work for me, *these are the rules.*

If you don't work for me — *you should still read them.* They might save your life.

* * *

Rule One: I work best with goal-oriented people who are committed, who want to be accountable, who seek responsibility and growth, who display a sense of urgency when needed, and get on with the job.

Translation: I do not work well with excuse-makers. I do not work well with people who can tell me a hundred reasons why something cannot be done but cannot tell me one way to do it. I do not work well with rationalizers. **I do not work well with people who treat the work as a chore.**

I work with people who treat work as *their thing*. People who own it. People who, when something goes wrong, look in the mirror first.

I do not have time to teach grown adults the difference between a reason and an excuse. *And I do not have the patience to manage people who think those are the same thing.*

* * *

Rule Two: I work best with people who treat commitments as final.

If you tell me you are going to deliver something by Friday, **deliver it by Friday.**

If for any reason you realize you cannot deliver it by Friday — and let me be clear, "any reason" includes legitimate reasons — *tell me immediately*, not Friday. Tell me Tuesday, when you first know. Tell me with **a new commitment and a new deadline.** Not with an apology. Not with an explanation. *With a plan.*

I will be happy. I will not be mad. *I will help you minimize the delay.* **I will not punish you for telling me the truth.**

But if you wait until Friday afternoon to tell me you can't deliver — *then* I will be mad. Not because you missed the deadline, but because *you cost me the chance to do something about it.*

* * *

Rule Three: I work best with people who can tell me, at any time, their top priorities and action plans.

If I walk into your office on a Tuesday at 11:00 a.m. and ask you what you are working on right now — *the top three things, in priority order, with deadlines* — you should be able to answer in under sixty seconds.

If you cannot answer that question, you are not running your work. Your work is running you.

I do not want you to write me a report. I do not want you to write me a memo. *I do not want you to spend so much time documenting your work that you don't have time to do the work.* Reports are only useful if they are read, analyzed, and acted upon. Most

reports are not. Most reports are paper trails written by people who are afraid they will be blamed for something later.

A paper trail is not the same as a plan.

Have a plan. *Know* the plan. Be able to *say* the plan, out loud, in normal English, in under sixty seconds. *That is the bar.*

* * *

Rule Four: I work best with people who inform me of their critical problems before I hear about them from someone else.

This is the one most people get wrong.

When something is going badly, *most* employees will try to fix it themselves before telling the boss. They will work the weekend. They will pull the all-nighter. They will move heaven and earth. *They will not tell me*, because they are hoping they can solve it before I have to know.

I understand the instinct. *I have done it myself.*

But it is the wrong instinct. Because by the time the problem is too big to hide — by the time I find out about it from the customer, from the vendor, *from the newspaper* — it is usually too late to fix it the right way.

Tell me when the problem is small. *Tell me when you can still fix it. Tell me when there are still options.* I will not be mad. *I will help.*

The thing I cannot stand — *and you will hear about it if it happens* — is **finding out from someone outside the company.** That is unforgivable. That is a betrayal of trust, of the team, and of yourself. *Don't do it.*

Surprises are self-defeating to our common cause.

If I get surprised — even with a *good* surprise — *I am less able to help you.*

Communicate.

* * *

Rule Five: My tolerance for mistakes is directly linked to the evidence that the mistakes will become useful learning experiences.

Mistakes are fine. *Mistakes are great*, actually. Mistakes mean you are trying. Mistakes mean you are doing something hard.

What I cannot tolerate is *the same mistake, twice*. Because that means you didn't learn the first time. And if you didn't learn the first time, you are probably not going to learn the second time either, and you are going to keep making the same mistake forever, *and I am going to keep paying for it*.

There is an old saying that I love:

A ship in the harbor is safe. But that is not what ships were built for.

I want you to leave the harbor. I want you to sail into rough water. I want you to take on a customer that is bigger than you can handle. I want you to launch a product before you are ready. I want you to ask for a promotion you are not qualified for yet. **I want you to take swings.**

You are going to miss some of them. *That is fine. That is expected.*

But when you miss — *learn*. Take a moment. Sit down. Write down what happened. Write down what you would do differently. Tell me. Tell your team. *And then go take the next swing.*

If you don't have a desire to achieve, you don't succeed — *but you also don't fail, because you never try. And that is not a life. That is just hiding.*

* * *

Rule Six: In management, the more you need me, the less I need you.

This is the one that always gets a reaction.

People think I am being cruel when I say this. *I am not being cruel.* I am being honest.

If you are a manager — and "manager" in my world means anybody who has anyone reporting to them, even one person — your job is to **solve problems**, not bring them to me.

If you come to me with a problem, that's fine. *Once.* The second time, you better come with a problem **and a proposed solution**. The third time, you better come with a problem, a proposed solution, **and your reason for not just executing the proposed solution yourself**.

The more dependent you are on me to solve the problem of the day, the less I can depend on you to run your part of the business. *And if I cannot depend on you to run your part of the business — what exactly am I paying you for?*

This is not about being mean. *It is about being honest.* Managers exist to be force-multipliers. If you cannot multiply force, you are not a manager. You are an employee who happens to have people reporting to them. *And that is a different job, with a different pay scale.*

I want you to grow. I want you to take more. I want you to need me *less* over time, not more. **That is the metric.** If, six months into your job as a manager, you need me more than you did on day one — *something is broken.*

* * *

Rule Seven: We can disagree without being disagreeable.

I have had hundreds of disagreements with people over four decades. **Big ones. Loud ones.** Disagreements where I was wrong, and disagreements where they were wrong, and disagreements where, in hindsight, we were both wrong.

I have stayed friends with almost all of them.

The trick is: **the disagreement is about the thing.** It is not about *us*. It is not about who is smarter, who is more experienced, who is the boss. It is about the *thing* — the customer, the contract, the product, the decision.

When the disagreement is about the thing, you can fight hard and still go to dinner afterward. **When the disagreement becomes about the people, you have already lost.**

I have colleagues who have been telling me I am wrong for thirty years. *And I love them for it.* Every time they tell me I am wrong, they are doing it for the right reason — they want the *thing* to be better. They don't care if I look good. They don't care if I win the argument. *They care if the customer wins, or the company wins, or the idea wins.*

That is a real colleague.

If you can find one of those in your life — *just one* — *you are luckier than most people will ever be.*

* * *

Rule Eight: Every important project or goal needs a champion.

A champion is somebody who **rides a point.** Somebody who takes the lead. Somebody who is the initiator. Somebody who, when everyone else in the meeting is shrugging and looking at their phone, *says "I'll do it."*

Every project needs one. Every goal needs one. Every customer needs one. Every product needs one. Every market needs one.

Without a champion, nothing happens.

I have watched companies hire entire teams to "manage" projects that had no champion. The team will hold meetings. The team will write status updates. The team will color-code the Gantt chart. **And nothing will happen.** Because the team is not a champion. *A team is a chorus. A champion is a soloist.* You need both, but you need the soloist first.

When I take on a new initiative, the *first* thing I do is name the champion. *Not the team.* Not the budget. Not the milestones. **The champion.**

If I cannot find one person who is willing to put their name on it, their face on it, their *career* on it — *we don't do it.* No matter how good the idea is. No matter how much money is on the table.

No champion, no project.

* * *

That is the Manager's Creed.

It is thirty-one years old and *I have not changed a word.*

A lot of management theory has come and gone since 1995. Six Sigma. Lean. Agile. Holacracy. *OKRs.* I have read all of them. I have implemented some of them. I have respected most of them.

But underneath, *underneath all of it,* the Creed is what makes everything else work.

Be committed. Honor your commitments. Know your priorities. Communicate early. Learn from your mistakes. Don't be a kid running to mommy. Disagree about the thing. Find a champion.

That's it. *Eight rules.* Most people I have ever worked with — *the good ones* — could recite them from memory, even though I never asked them to.

If you ever come to work for me, I will hand you a printed copy on your first day.

If you ever just want to *act* like you work for me — *print this chapter out and pin it to the wall.*

That'll do.

* * *

CHAPTER SIX

People First, Then Money, Then Things

If I had to put one sentence on the headstone, *and I better not need it for a while yet*, it would be that one.

People first. Then money. Then things.

That order matters. If you reverse it — *things first, then money, then people* — you end up like a lot of people I have met over the years. Big house. Nice cars. Watches I would not know how to set. *And a phone that doesn't ring on a Sunday afternoon.*

I have learned this the way most people learn this. *By watching other people learn it the hard way.*

* * *

I told you in Chapter Three about the night I sat next to Tom Hanks at the St. Regis. Here is what I left out of that story.

The reason I remember the dinner so clearly was not because of who else was at the table. *I remember the night because of what happened halfway through.*

The waiter came over to refill water glasses. He was an older guy. Worn around the eyes, in the way that people who work in hotels long enough get worn around the eyes. *He was somebody's father.* He was somebody's husband. He had been on his feet since two in the afternoon.

Tom Hanks *stopped his sentence mid-word.* He looked up. He looked the waiter in the eye. He said — *and I am not making this up* — "Sir, thank you. *This place looks beautiful tonight.*"

The waiter froze for a second. *Nobody had said anything like that to him in probably a hundred dinners.* He smiled. He nodded. He went back to refilling the water glasses.

And Tom Hanks went right back to talking to me about cellular phones in 1983.

That is what "people first" looks like.

It is not a slogan. It is not a marketing campaign. It is not something you put on the wall of the break room. **It is the choice you make a hundred times a day, every day, to treat the human being in front of you like a human being.**

The waiter. The cashier. The Uber driver. The customer service rep. The person on the other side of the customer service chat. The intern. *The kid in the mailroom at NFL HQ when you walk by them on the way to your son's office.*

People first. **Every time.**

If you do this for forty years, *every door opens for you.*

If you don't do this — *if you treat people the way most "important" people in 2026 treat people — every door closes, and you don't even hear them shut.*

* * *

I have an unwritten rule for myself that I want to share. I do not always follow it. *But I will try.*

The rule is:

When you walk into a room — any room — find the person who looks like they want to be there least, and go say hello to them first.

In a customer meeting, that's usually the most junior person at the table. Or the person from the department that didn't want to be in the meeting. Or the spouse who came along with the executive and is checking their phone in the corner.

In a charity gala, that's the bartender. Or the coat-check person. Or somebody's college-age kid who got dragged along.

In a family gathering, that's the cousin who is going through something they have not told anyone about yet.

Go say hello first. Spend two real minutes with them. Ask one real question. *Listen to the answer.* Then move on.

The strange thing about this rule is — *the rest of the room watches you do it.* And the rest of the room *notices.* Even if they don't notice consciously, they notice unconsciously. They think — *that person is somebody who treats waiters with respect. That person is somebody who notices the cousin in the corner. That person is somebody I want to do business with.*

The downstream effect is enormous. *I would estimate, at this point, that "say hello to the most overlooked person in the room first" has earned me more money over forty years than every sales technique I have ever been formally taught — combined.*

But that is not the point.

The point is that the cousin in the corner is somebody's whole world. And nobody else has talked to her tonight. And she is going to remember that two-minute conversation for a year. And if you do that long enough, in enough rooms, *the world becomes a different place around you.*

People first. Then money. Then things.

* * *

A short word about money.

Money is fine. I am not anti-money. *I have made some.* I have lost some. I have given some away. I stared at a bank statement at 11 p.m. and wondered how I was going to make payroll. I stared at a bank statement at 6 a.m. and felt the strange relief of *knowing,* for the first time in a long time, that the bills were paid.

Money is not the enemy. *Money is the score, not the game.*

If you play the game well — *if you put people first, if you find what you would do for free, if you stay in the cooperative, if you keep your commitments, if you tell the truth*

— *the money will show up*. Maybe not all at once. Maybe not in the form you expect. *But it will show up*.

If you chase the money directly — *if you make every decision based on the dollar* — you will end up in the corner office with a watch you cannot read, wondering why the phone does not ring on a Sunday.

I have buried friends. I have been to funerals where the deceased was *worth, on paper, twenty million dollars*, and there were eight people at the service. *That is not success*. That is a tragedy, dressed up in a nice suit.

I have also been to funerals where the deceased had nothing — *had given everything away* — *and the room was full*. People came from out of state. People stood in the parking lot because the church was full. *People cried for them*.

That is success.

Money first, then people, then things — *that funeral has eight people in it*.

People first, then money, then things — *that funeral has a parking lot full of cars*.

I know which one I am going for.

* * *

And a word about things.

I love good things. *I love gadgets*. I love a new piece of technology. I have spent a career buying the new brick. *I am not going to lecture you about minimalism*.

But things are *third*. They come *after*. They are the by-product of the right life, not the source of the right life.

If you put the things first, the people drift away. The money becomes a chore. *And then one day you wake up surrounded by stuff and nobody to share it with*.

If you put the people first, the things show up *in the right order, at the right time, in the right amount*. The first car phone. The first house at 39 Oak Road. The Helmet Catch photo on Tommy's wall. *The framed Csonka jersey in the basement office*. The new EV in the driveway last year.

Each thing was a marker of a season. Not the point. Not the goal. *The marker.*

When my grandsons go through my stuff after I am gone — and they will, and I hope it is many years from now — *I do not want them to find a list of things*. I want them to find *a list of people*. I want them to find letters. I want them to find phone numbers. I want them to find the names of the four hundred people who came to the funeral.

That is the inventory that matters.

Everything else is just packaging.

* * *

CHAPTER SEVEN

Hey, Bernice

I want to tell you about my mom.

Her name was **Bernice Capone**. She was married to Two-Ton Tony for the better part of half a century. She raised three Capone boys. (*Which, if you have ever met three Capone boys, is its own act of heroism.*) She loved her family. She made the best meatballs in Cedar Grove, New Jersey, *which is a contested title in a town with that many Italian grandmothers*. And she always made you feel like you were the most important person in the room, *even when there were eight other people in the room*.

She passed away many years ago when I was 23 years old. *I miss her every day*.

In 2024, I built an AI bot for my business. The bot lives on a 551 area-code number. (*551-360-1474, if you ever want to text her.*) The bot answers questions about NYDLA, about TAC-USA, about telecom, about technology. The bot reads articles on the internet, summarizes them, answers questions, drafts emails, helps me with customer queries. *The bot does, basically, the work of a brilliant 24-year-old administrative assistant who never sleeps.*

I had to name her something.

I named her **Bernice**.

Because every time I ask her something, and she comes back with a smart, patient, helpful answer, I feel exactly the way I felt when I would walk into my mom's kitchen with a question. *"Hey Mom – what do you think about..."* And my mom would listen, *really listen*, and then she would say something that, ninety percent of the time, was exactly right.

That is what AI is supposed to be.

* * *

I want to tell you something I have come to believe about AI, because everyone in 2026 is panicking about it and I think most of them are panicking about the wrong thing.

The people who are panicking think AI is going to be **The Terminator**. They think it is going to come for their job. They think it is going to come for their kid's job. They think it is going to come for the *world*.

The people who are *not* panicking think AI is going to be **Luke Skywalker plus R2-D2**.

That is the right model.

R2-D2 is not the hero. *Luke Skywalker is the hero*. R2-D2 is the *partner*. My teammate. The little buzzing robot who knows everything about the X-Wing and reminds Luke to flip the right switch when the Imperial fighters are on his tail.

R2-D2 does not *replace* Luke. R2-D2 makes Luke *better at being Luke*.

That is what I have been doing with Bernice for the last two years. Bernice does not replace me. *Bernice makes me better at being me*. I am still the guy with forty-three years of telecom relationships, with the cooperative philosophy, with the gut sense for who is buying and who is just polite. *Bernice cannot do any of that*. She has been alive for two years. *She did not sit at the St. Regis with Tom Hanks*. She did not drive to Quinipiac on a Saturday morning. She did not bury her father. She does not know what it feels like to walk into a roomful of grandsons.

But she can read every article ever written about AI overnight. She can draft a contract while I sleep. She can answer the same boring question two thousand times without rolling her eyes. *She can find the link to the document I am pretty sure I sent somebody three years ago in an email I cannot find*.

That is a partnership.

The future of work is **not** Luke replacing R2-D2.

The future of work is **not** R2-D2 replacing Luke.

The future of work is **Luke + R2-D2**.

If you are a knowledge worker in 2026 and you are not already working with an R2-D2 of some kind — Bernice, Grok, Gemini, Claude, Copilot, ChatGPT, Pi, it doesn't matter which — you are working with one hand tied behind your back.

It is exactly the same position as the people in 1993 who refused to use email. The people in 2003 who refused to use Google. The people in 2013 who refused to use Slack. *I knew all of those people.* I watched them get rolled over by their competitors who *did* learn to use the tools. I watched them retire early — *or get retired early — because the world had moved and they had not.*

I do not want that to be you.

* * *

Here is what I want you to do this week. *It is the same advice I gave at the start of this book about car phones, except updated for 2026.*

Pick an AI tool. Any AI tool. I do not care which one. Claude, Grok, Gemini, ChatGPT, Pi, Copilot, Perplexity. *Pick one.*

Spend twenty bucks on the paid version. *Yes, the paid version.* The free version is the demo. The paid version is the real thing. Twenty bucks is what you pay for a single dinner with the family. You can afford twenty bucks.

Now do this exercise: *Take one task you do every week that you do not love doing.* Drafting weekly status reports. Summarizing meetings. Writing first drafts of emails. Researching a topic. Cleaning up a spreadsheet. *Whatever it is.*

Now give that task to the AI. *Give it the most thorough instructions you can.* Tell it what you want, what tone you want, what format you want. Show it three examples of how you did it before. *Treat it the way you would treat a smart 24-year-old administrative assistant who is new to your business.*

The AI will give you a first draft. It will be 80% good and 20% not-quite-right.

Now *fix the 20%*. Edit the draft. Send it back to the AI with notes. Get a v2. Edit again. Get a v3.

Within a week — *one week* — *you will save yourself five hours*.

Do this with three different tasks. *That's fifteen hours a week*.

Multiply that by fifty weeks. *That is seven hundred and fifty hours a year of your life that you just got back*.

Seven hundred and fifty hours. That is *eighteen forty-hour work weeks*. That is *more than four months of your working life*, every year, that you just earned back.

What are you going to do with that time?

That is the question. *That has always been the question*. Not "will AI take my job." "*What will I do with the four months a year of my life that I just got back?*"

The answer, I hope, is — *spend more time with the people*. Make more phone calls on a Sunday afternoon. Drive four hours on a Saturday to give a free talk. *Sit at the wrong table at the right dinner party*. Buy more bricks. Knock on more doors.

Use the R2-D2 to be a better Luke.

That is the entire framework. *That is the entire ballgame*.

* * *

I want to end this chapter with a quick word for the people who are scared.

I get it.

I have lived through a lot of these waves. I lived through the wave when the personal computer was going to replace office workers. (*It didn't. It made them more productive*.) I lived through the wave when the internet was going to kill bookstores. (*It*

killed some. The rest got more interesting.) I lived through the wave when the iPhone was going to ruin our attention spans. (That one was actually kind of true.)

Every wave has felt like the end of the world to somebody. *Every wave has felt like the beginning of the world to somebody else.* The difference between those two groups is almost never intelligence, or education, or talent. *The difference is whether they picked up the new tool.*

The people who pick up the new tool, even badly, even slowly, even with a lot of complaining — *they end up okay.*

The people who refuse to pick up the new tool — *they end up sad.*

I have watched this happen for forty-three years, in every cycle.

Pick up the tool.

Name it Bernice. Or R2-D2. Or whatever you want.

Just pick it up.

* * *

CHAPTER EIGHT

Find What You Would Do for Free

A friend of mine asked me once — *years ago* — what the secret was. He meant the secret to long-term success in business. He thought I would say *hard work*, or *grit*, or *vision*, or some other word that sounds nice in a podcast.

What I said was:

"Find what you would do for free. Then figure out how to make money doing it."

He laughed. He thought I was being cute. *He thought I was dodging the question.*

I was not.

Twenty years later, he still works at a job he hates. He makes a lot of money. He drives a nice car. He has a nice house. *He is also, by his own admission, miserable* — and getting more miserable every year, because the closer he gets to retirement, the more clearly he sees that he spent thirty-five years of his life doing something he never actually liked.

I do not want that to be you.

So this chapter is about how to find what you would do for free. And how — *once you find it* — to build a career, a business, a *life* on top of it.

* * *

Let me start with the obvious objection.

When I say "find what you would do for free," people hear "follow your passion." And then they roll their eyes, because *following your passion* has become one of the most-mocked phrases in modern self-help. *And rightly so.* Half the people I know who "followed their passion" are now broke, exhausted, and bitter. Their passion turned into work, work turned into drudgery, and drudgery turned into resentment.

That is not what I am telling you to do.

I am not telling you to follow your passion. *I am telling you to find something more specific than that.*

A *passion* is too big. A passion is "music" or "writing" or "helping people." You can't build a career on something that big. The market is too saturated. The competition is too fierce. The work is too varied. *You will burn out.*

What you want is **something smaller**. A specific *kind* of thing you do, when you are doing it, *you lose track of time*. A specific task that you would do for free, on a Sunday, in your pajamas, because the doing of it is the reward.

For me, that thing — *the actual thing* — is **explaining something complicated to somebody who needs to understand it**.

That is the whole job. That has been my whole career.

I sell things — *but really I am explaining things*. I run companies — *but really I am explaining things*. I write Sunday Blogs — *but really I am explaining things*. I run podcasts, I host webinars, I do keynotes, I write books like this one — *all of it is the same job*. I am taking something complicated and making it simple, and I am doing it for somebody who *needs* it to be simple.

I would do that for free. I do, in fact, do that for free, every Sunday morning when I write a blog post that nobody pays me for. I do it on long phone calls with my sons. I do it when a stranger asks me a question at a conference. I do it when a customer is wrestling with a problem they don't understand yet.

I do it because I cannot help myself. *I do it because, when I am doing it, I am the happiest version of me.*

And — *here is the part that ties it all together* — *because I love doing it, I have gotten very good at it over forty-three years*. And because I have gotten very good at it, I get to charge a lot of money for it. And because I charge a lot of money for it, I can keep doing it forever, *because the bills are paid*.

That is the loop.

* * *

Here is how you find your version of it.

I want you to do this exercise — *I want you to actually do it, not just read it.* Get a notebook. *A real notebook. Not your phone.*

Open to a fresh page. At the top of the page, write: **"Tasks I would do for free."**

Now think about the last six months of your work life. Forget your job title. Forget your industry. Forget what you "do for a living." *Think about the individual tasks that filled up your days.*

Some of those tasks made you miserable. Some of them were neutral. *Some of them — and this is the magic — some of them made you happy.* Not "I got it done" happy. Not "I won" happy. *Doing-it happy.* Tasks where the doing was the reward. Tasks where, when somebody interrupted you to ask if you wanted to go to lunch, *you said "give me ten more minutes."*

Write those down. *Be specific.* Don't write "leadership." Write **"explaining the quarterly numbers in a way the team actually understands."** Don't write "marketing." Write **"writing the headline of an email that I know is going to land."** Don't write "sales." Write **"figuring out what a customer is actually afraid of, in the first ten minutes of a meeting."**

The more specific you can be, the better.

The list should not be long. Most people, when they do this exercise, end up with three to seven items. *That is plenty.* That is more than enough to build a career on.

* * *

Now look at the list. *Look for the pattern.*

The pattern is the thing.

For me, the pattern is "explaining complicated things to people who need them to be simpler." For you, it might be "finding the bug in code other people have already given up on." For your sister, it might be "convincing skeptical people to change their minds without making them feel stupid." For your friend, it might be "designing a room so that, when you walk into it, you immediately feel calmer."

That pattern is your career.

Now — *and this is the part that takes a little courage — you have to build your life around that pattern.*

You will not be able to do it overnight. *You probably cannot quit your current job tomorrow.* I am not telling you to quit your job. I am telling you to start *moving toward* the pattern. Take on the projects at work that let you do more of the pattern. Volunteer for the tasks that involve the pattern. Make friends with the people whose work involves the pattern. *Read about the pattern. Write about the pattern. Talk about the pattern at parties.*

Over time — *and "over time" might be three years, might be ten years, might be fifteen* — your career will start to **bend** in the direction of the pattern. The work you get asked to do will be more pattern-shaped. The people you meet will be more pattern-shaped. *The opportunities that show up in your inbox will be more pattern-shaped.*

That is the process.

It is not magic. It is not glamorous. It is not a TED talk. *It is just paying attention to what makes you happy, and then doing more of it on purpose.*

* * *

A small caution.

The pattern is not always what you think it is.

When I was twenty-two, I thought my pattern was "selling things." I thought I loved sales. I thought I was going to be one of those guys with a gold ring and a Cadillac and a story about closing the impossible deal.

Twenty years later, when I actually did the exercise above, I realized — *I do not love selling*. I love **explaining**. Sales is just the form that explanation often takes, because if you can explain something well enough to somebody who needs it, *they will pay you*. But the love is not in the closing. *The love is in the explaining*.

And once I figured that out, I could redesign my entire career. I could *spend less time* on the closing — which I am okay at, but do not love — and *more time* on the explaining, which I love and am good at. I could hire other people to handle the closing. I could spend my time on podcasts, blogs, keynotes, books — all the venues where I get to explain.

The pattern was almost — *but not exactly* — what I thought it was.

This will probably happen to you, too. The pattern you write down first will be close, but not exact. **You will have to keep refining it for years**. *That is okay. That is the work*. Every five years or so, do the exercise again. *The pattern will sharpen*. The career will follow.

* * *

I want to end this chapter with the most important point.

When my friend asked me about the secret, and I said "*find what you would do for free, then figure out how to make money doing it*," I was not being cute.

I was being honest.

Because here is the truth about a forty-three-year career:

You are going to spend most of your waking hours, for forty or fifty years, *doing* something.

If you choose the thing badly — *if you choose it because it pays well, because your parents want you to, because the industry is "hot" right now, because everyone in your business school went into it* — you will spend forty years of your life *resenting* what you do.

If you choose the thing well — *if you choose it because you would do it for free, because the doing of it is its own reward, because at the end of a good day you feel more alive, not less* — you will spend forty years of your life *loving* what you do.

The pay will be similar.

I am not making this up. *I have watched it happen, over and over, with hundreds of people.* The ones who chose well make about as much money, in the end, as the ones who chose badly. There are exceptions in both directions. But on average — *on average* — *the financial gap is much smaller than people expect.*

The *happiness* gap, however, is enormous.

Choose the thing you would do for free.

The bills will get paid. The bank account will be fine. *And you will get to wake up, every Monday morning, and want to go to work.*

That is the actual jackpot.

* * *

CHAPTER NINE

Plug In

I bought my first EV in May of 2026.

I have driven gasoline cars for fifty years. *I learned to drive during the gas crisis of the 1970s.* I remember President Carter on television, telling the nation we were going to have to cut back, that we were going to have to wear sweaters in the White House, that the national speed limit was going to be 55. *I felt cheated.* I had just gotten my license, and the world was telling me to slow down.

I drove from New Jersey to Indiana, back and forth, all through college at PURDUE. Gas was about 85 cents a gallon. *They said it might hit a dollar.* Lots of people said it never would. *We had muscle cars on campus.* Nobody worried about MPG.

While I was at PURDUE, Americans were held hostage in Iran. I watched it on a black-and-white TV in my dorm. **444 days.** *A whole presidency.*

Carter put solar panels on the White House. He talked about renewable energy. He talked about the future. ***And then Reagan got elected, and the first thing he did was take the solar panels down.***

Read that sentence again.

We had the chance. *We had the warning.* We had the technology, *at least the beginning of it,* in the 1970s. We made a choice. We chose the muscle cars.

And here we are in 2026, with our cars and trucks being held hostage by oil markets we cannot control, in wars we cannot end, in a climate we cannot uncook. *We really don't seem to learn, do we?*

* * *

I am not writing this chapter to lecture you about climate change. *I am not going to convince you of anything you don't already believe.* If you think climate change is a

hoax, you are not going to be persuaded by a guy who sells cell phones for a living. *I get it.*

What I am writing about is something more practical.

The world changes. Whether you like it or not, the world changes.

In 1960, when I was born, *one in five American households did not have a car.* Today, the average American household has more cars than children.

In 1965, we had channels 2, 4, 5, 7, 9, 11, and 13 on TV. *That was it.* You had to know your neighbor, because there were only seven shows on at any given time and the social pressure to talk about them on Monday morning was enormous.

In 1985, fax machines were *cutting edge.* I made a lot of money selling fax machines. *A lot.* By 2005, the fax machine in your office was a paperweight.

In 1995, the internet was for nerds. In 2005, the internet was for everybody. *In 2025, the internet is everybody.*

The point is not that change happens. *Everybody knows change happens.* The point is that change happens **whether you have prepared for it or not.**

The people who prepare get to ride the wave. *The people who don't prepare get rolled over by the wave.* And in a long enough career — *and forty-three years is a long enough career* — *you will see both happen, many times, to many people you know.*

* * *

Here is the rule.

Every twenty years or so, *the world changes shape.* Not just the technology. **The shape.**

In the 1960s, the world reshaped around mass television, suburbanization, and the Cold War.

In the 1980s, the world reshaped around personal computers, deregulation, and globalization.

In the 2000s, the world reshaped around the internet, mobile phones, and 9/11.

In the 2020s, the world is reshaping around AI, climate, and what I am going to politely call *the realignment* — the political, economic, and social realignment that we are all living through and that none of us can yet name.

If you are not preparing for the next reshape, you are losing ground every single day.

You don't have to be a futurist. You don't have to read every think piece. You don't have to follow every podcaster who calls themselves "AI-pilled" or "post-capitalist" or whatever the trending self-label is this week.

You just have to do two things.

* * *

Thing One: Plug in.

When something new shows up — a new technology, a new platform, a new product, a new way of working — *try it*. Buy one. Sign up. Download the app. *Hold the brick*. Make the call.

You do not have to *commit*. You do not have to switch your whole company over to the new thing. You do not have to bet the farm.

You just have to **plug in**. Spend a weekend with it. Get a feel for it. *Find out, for yourself, what it is and what it is not.*

When EVs came out, I waited. I watched. I read. I talked to people who had them. (*My younger son in Connecticut had one before I did.*) And then, last year, I bought one. I have it now. *I am charging it as I write this paragraph.* (My EV is charging in my driveway, off-peak hours, while I sit at my kitchen table at five in the morning on a

Sunday, writing this chapter on a laptop that is itself wirelessly synced to a cloud server in Virginia. *That is a lot of distance.*)

The EV is not perfect. *There are things I miss about gasoline cars.* There are road-trip wrinkles I am still figuring out. But I am *plugged in*. I understand the technology now in a way I never could have from reading articles. *I can talk to a customer about it.* I can talk to my grandsons about it. I can speak from experience, *because I have the experience.*

This is what I did with cellular phones in 1983. This is what I did with the internet in 1995. This is what I did with smartphones in 2007. This is what I did with Zoom in 2013. *This is what I am doing with AI in 2026.*

Plug in. Try the thing. Buy the brick.

* * *

Thing Two: Don't fall in love with what you sell today.

This is the harder one.

If you have built a business around fax machines, you are going to be tempted to defend fax machines forever. If you have built a business around oil, you are going to be tempted to defend oil forever. *If you have built a business around the old way of doing things, you are going to be tempted to defend the old way forever.*

This is a trap.

The world does not care what you sell today. *The world cares what the world needs tomorrow.* And if what you sell today is not what the world needs tomorrow — *you have to change what you sell.*

I have done this, in my own career, more times than I can count. I sold car phones, then mobile phones, then pagers, then fax machines, then dial-up, then T1 lines, then DSL, then cable, then VoIP, then conference calling, then video conferencing, then cloud, then SaaS, then AI. ***I have re-platformed my own company seven or eight***

times. Every time, I had loyal customers who wanted me to stay in the old business. *Every time, I had to leave them behind.*

It is hard. *It is painful.* It is the part of the business I have been worst at, honestly. I have stayed in old products for one or two or three years too long, *more than once*, because I loved the customers, the team, the muscle memory of doing what I knew how to do.

But every time, eventually, the world told me to move. And every time, eventually, I moved. *And every time, eventually, I was glad I moved.*

The hardest companies to kill are the ones built around what *used* to work.

Don't be one of them.

* * *

Here is a small test. Try this on yourself.

What is the most important thing your business does, *right now*, to make money?

Got it?

Okay. Now imagine that, five years from now, the technology underneath that thing has been replaced by something better, cheaper, and faster. *Imagine that the replacement is so much better that nobody will ever pay for your current version again.*

What is your plan?

If you cannot answer that question — *in detail, with specifics, with names of products and people and timelines* — **you are in danger.**

It does not matter how big your company is. It does not matter how loyal your customers are. *It does not matter how good your margins are right now.*

The world has eaten bigger, more loyal, more profitable companies than yours, *and it has not even slowed down.*

Plug in. Try the thing. Buy the brick.

Then go figure out what you are going to sell five years from now, *while you still have the cash flow from what you sell today.*

That is the entire game.

* * *

I will end this chapter with a story about my dad's garage door.

I told you, way back in Chapter One, about the radio-controlled garage door my father had in Cedar Grove. He pushed a button on the dashboard. The door lifted. *We screamed.*

The garage door opener cost — I am guessing — around fifty bucks in 1965 dollars. *That was real money.* It was a *splurge.*

In 1965, ninety-something percent of American households did not have one. Most garage doors were lifted by hand. *The radio-controlled opener was a luxury.* A novelty. *A gadget.*

By 1985, it was standard equipment. By 2005, it was *expected.* By 2025, you couldn't buy a new house in America without one.

Today, my garage door is connected to my phone. *I can open it from a hotel room in Singapore.* I can let the dog walker in, watch her come in on the security camera, and lock the door behind her — *all from my watch. I do this regularly.*

The garage door has not changed. *It is still a door.* It is still a garage. *It is still about getting from outside to inside, with stuff.*

But the **interface** has changed. The **infrastructure** has changed. The **expectations** have changed. *The business has changed.*

Every business is the garage door business.

Find out what is changing about the interface, the infrastructure, the expectations.

Then plug in.

The rest is just details.

* * *

CHAPTER TEN

Look Up

I have three grandsons.

I will not put their names in this book, because *they didn't ask to be in a book*, and because I am a believer in letting kids have a private life until they are old enough to decide whether they want a public one. So I will just call them what I sometimes call them when nobody is listening — **the Boys**.

The Boys are everything.

I did not understand this when my own sons were born. I loved my sons. *I love my sons*. But there is something about a *second generation* — about a kid who is your kid's kid — that does something to you that nothing else in the world does. *I am not philosophical enough to explain it*. I will just tell you it happens, *and that everyone I know who has grandkids says the same thing*.

When you have grandchildren, you start thinking about *time differently*.

You stop thinking about quarters. You stop thinking about years. *You start thinking about — generations*. You start thinking about what the world will look like in 2050. In 2080. In 2100. *In a hundred years*. You start thinking, ***what will my Boys' Boys remember about the time I lived in?***

It is a heavy question. *It is also — for somebody who has spent his whole career trying to see around the corner — a freeing question*. Because it lets me think bigger than the next quarter. It lets me think bigger than the next product cycle. It lets me think bigger than my own career, *which I now know with some certainty is going to end*, in twenty or thirty years, no matter how many car phones I sell.

This chapter is for my Boys.

It is also, I hope, for yours.

* * *

Last Easter, we did our first Family Easter Egg hunt with the Boys. *In Connecticut, at my older son's house.* Twenty-five eggs. One of them was the *Golden Egg*.

The Boys are little — old enough to run around, young enough that they still get a kick out of putting things in a basket. They found the regular eggs pretty fast. *Then they were stumped on the Golden Egg.*

They looked everywhere. They looked under the bushes. They looked behind the trees. They looked in the flower pots. *They could not find it.*

I crouched down and I said: "**Boys. Look up.**"

They looked at me like I was crazy. *Easter eggs are on the ground. Everybody knows that. Why would I look up?*

I pointed.

The Golden Egg was sitting in a tree branch, about six feet off the ground. *They could see it from where they were standing.* They had been *walking past it* for fifteen minutes.

Look up.

I wrote a Sunday Blog about it, the next morning. And I have been thinking about it ever since. *Because that is the whole thing, isn't it?*

We spend our whole lives looking *down*. At our phones. At our shoes. At the floor in front of us. At the next email. At the next bill. *At the next thing on the list.*

And we walk past the Golden Eggs.

The job — and it took me sixty-six years to figure this out — *the job is to look up.*

I am writing this chapter, in May 2026, while the Artemis II crew is on its way back from the Moon. Four astronauts — Reid Wiseman, Victor Glover, Christina Hammock Koch,

and Jeremy Hansen — *the first crewed mission to the vicinity of the Moon since 1972*. Fifty-four years between Apollo 17 and Artemis II.

When I was nine years old, in 1969, I watched Neil Armstrong walk on the Moon. *On a black-and-white TV. In Cedar Grove, New Jersey. With my dad*. I will remember that for the rest of my life. *Even after I forget everything else*.

When my boys are nine years old, they are going to watch somebody walk on Mars. *I am not predicting that. I am promising it*.

Look up.

* * *

I want to give my Boys, in this chapter, a list of the things I hope they will know — or that they will at least *consider knowing* — by the time they are old enough to make their own decisions about how to live.

This is not a list of rules. *Rules are for the Manager's Creed. This is a list of truths*. The way I see them now, after sixty-six years of looking.

If my Boys read this someday — *and they will, because their mother is a saver* — *I want them to know these are what I had figured out*.

* * *

One. The world will not be the way you think it will be.

I grew up assuming the future was *clean*. Clean energy. Clean transportation. Clean cities. *The Jetsons*, basically.

It is not clean. It is messy. It is *messier than we thought it would be*. There is more poverty than we expected, more inequality, more sickness, more war, more loneliness. There is also more beauty, more music, more science, more medicine, more freedom in some places. **The future is both.** *Always*.

Do not let anyone — *not me, not your teachers, not the people on TV, not the algorithm* — tell you what the future will be like. *They don't know.* The only way to know is to be there.

* * *

Two. People will surprise you, in both directions.

The people you think will let you down will sometimes save your life.

The people you think will save your life will sometimes let you down.

This is not a reason to be cynical. *It is a reason to be patient.* Wait for people to show you who they are. *Then believe them.*

And — *this is important* — *do not put yourself in the category of people who let others down.* Be reliable. Be the one who shows up. Be the one who does what they said they would do, *even when nobody is watching.* ***Epecially*** when nobody is watching.

* * *

Three. Everything will change. Most of it will be okay.

Technology will change. The economy will change. The country will change. The world will change.

Most of what you are afraid of will not happen.

Some of what you are afraid of will happen, *and you will be okay anyway.*

A few things will happen that you did not expect, and they will be hard, *and you will be okay anyway.*

You will be okay. *You come from a long line of people who were okay.*

* * *

Four. Family is the only investment that always pays off.

I have made and lost a lot of money in my life. I have had businesses go up and businesses go down. I have had jobs I loved and jobs I hated. I have had years that were great and years that were not.

Every single one of those years, ***my family was the thing that mattered.***

Your wife or your husband, your kids, your parents, your siblings, your grandparents — *they are the actual investment.* Everything else is just the noise that pays the bills.

Spend time with them. Show up to the birthday parties and the weddings and the funerals and the random Tuesday dinners. ***Especially the funerals.*** The funeral is where you find out who you are.

* * *

Five. Give it away.

I told you in Chapter Four about the cooperative game. I told you that the most successful people I know are the ones who give the most.

This is true at the level of business, and it is true at the level of life.

Give away your time. Give away your knowledge. Give away your phone number. Give away your introductions. Give away your *money* — *more of it than you think you can afford*, because you can afford more than you think.

Every single dollar I have given away has come back to me, in one form or another. Sometimes in business. Sometimes in friendship. Sometimes in the satisfaction of *being the kind of person who gives money away*, which turns out to be one of the great joys of being alive.

NYDLA's charity of choice is www.FeedingAmerica.org I will not lecture you about which charity to pick. *Pick yours.* Just pick *one.* And give to it, every year, no matter what.

Give it away. *While you can.* While it is yours to give.

* * *

Six. Look up.

The world will tell you to look at your phone. The world will tell you to look at your shoes. *The world will tell you to look at the floor in front of you.*

Look up.

Look at the sky. Look at the trees. Look at the buildings. Look at the people. Look at the stars. Look at the Moon. Look at *space*.

There is a Golden Egg up there somewhere.

You will not see it if you don't look.

* * *

That's my list. *Six things.*

Six things that, if my Boys remember them, *I will have done my job.*

I do not expect them to remember everything. I do not expect them to read this whole book. *They probably won't.* They will be busy. They will have their own lives, their own technologies I have never heard of, their own challenges I cannot predict.

But if any one of these six things makes it into the back of their heads, where it sits quietly for years and then surfaces at exactly the right moment — *that is enough.*

That is what books are for.

* * *

To everyone else reading this — *not just my Boys* —

You are somebody's grandchild. You are somebody's hope. *You came from a long line of people who looked up.* People who left their hometowns. People who got on boats. People who crossed mountains. People who built businesses, raised families, fought

wars, taught school, drove trucks, healed the sick, fed the hungry, prayed the prayers,
sang the songs.

You are not the first.

The road has been here a long time.

*Walk it well. Look up while you walk. And leave a marker — a chiseled stone, a Golden
Egg, a phone call, a book — for the ones who walk it after you.*

That is the whole job.

* * *

CHAPTER ELEVEN

Yours and Mine

I am almost out of pages.

This was supposed to be a short book. *It is not a short book.* I have been writing it the way I write my Sunday Blog — on Sunday mornings, on a laptop at my kitchen table, with a cup of coffee that goes cold while I'm typing because I forget to drink it.

I want to wrap up with one idea. *It is the idea I have been circling around for ten chapters.* It is the idea I started with in 1983 in a Cedar Grove driveway, and it is the idea I am still working out in 2026 on a road trip in an EV.

The idea is "**yours and mine.**"

* * *

I sign almost every letter I send — emails, Sunday Blogs, *thank-you cards*, the works — with something close to:

"Together, we can make this your best year ever."

It is a tagline. It is also a thesis. *It is also, if I am being honest, something close to a prayer.*

The thesis is this:

You and I are doing this together, whether we know it or not.

You — the reader, the customer, the stranger I have not yet met — are in the cooperative with me, *even if you have never paid your dues.* Because the network we are both standing on, the cloud we are both living in, the country we are both citizens of, the planet we are both renting space on — *all of it* — was built by people who decided, at some point in their lives, to act *together. To pool. To share. To make their individual problems into a collective opportunity.*

The farmers in Iowa, pooling their grain.

The colonial postmen, walking the dirt roads between Boston and New York three hundred and fifty years ago.

The engineers at NYNEX, building the cellular network.

The people who wrote the protocols for the internet — *most of them you have never heard of, none of them got rich off of it, all of them are part of why your phone works.*

The teachers who learned Zoom in a weekend to keep teaching kids who couldn't come to school.

The doctors who learned telemedicine. The nurses who triaged from home. The grocery store workers, the truck drivers, the warehouse workers, the people who *kept the whole thing going* during a pandemic *that none of us were prepared for.*

All of them are in the cooperative.

You did not sign up. They did not ask you to sign up. They are doing it for you anyway.

And — here is the part you might not have thought about — you are doing it for them too. You are doing it every time you show up for work. You are doing it every time you pay your taxes. (I know. I know.) You are doing it every time you teach somebody something, or buy somebody a coffee, or give somebody a ride, or hold open a door, or write a check to a cause, or vote, or just keep going.

The cooperative does not require your permission.

You are in it.

The only question is whether you are going to be in it *on purpose*, or in it *by accident*.

* * *

I want to be in it on purpose.

I want my **Manager's Creed** to apply not just to my employees but to me. I want to keep my commitments. I want to communicate early. I want to learn from my mistakes.

I want to disagree about the thing, not about the people. I want to find a champion for every project that matters.

I want to keep **plugging in** to whatever the new brick turns out to be. I want to be the guy who, when the next NYNEX-equivalent goes live in some industry I am not paying attention to, *gets in the car and drives down to the dealership and buys the brick. I do not want to be the guy who, twenty years from now, is still defending his fax machines.*

I want to keep **explaining**. *I want to keep finding people who need complicated things made simple, and making them simple, for as long as my hands and voice and brain work. It is what I would do for free.* So I might as well charge for it.

I want to keep **looking up**. I want to find the Golden Eggs. I want to point them out to my boys, my colleagues, my readers, and my friends. *And I want to be honest when I can't find any* — and ask somebody else to help me look.

I want to keep working with **Bernice** — and to teach as many other people as I can that AI is *not* the Terminator, it is *Luke plus R2-D2*, and we will all be better off when everyone has their own little buzzing teammate sitting next to them.

I want to keep telling **the truth**. *I want to be the guy who tells you, even in a sales meeting, that you should not buy from me, because you actually need something else.* I want to be the guy who looks somebody in the eye and asks the question nobody else will ask. I want to be the guy who says hello to the waiter, the way Tom Hanks did at the St. Regis.

I want to keep **giving it away**. *While I can.* While there is still time.

* * *

If you want to know how to find me, you can.

Email me at < CEO@NYDLA.org >. *Yes, really.* That email goes to me — *me*, www.TomCapone.com and I read it. My personal cell is on the website. *Texting*

preferred. If you want to *talk*, you can book a slot at arrangr.com/thomascapone and we will get on the phone.

If you want to text my AI bot Bernice and ask her a question, *please do.* She loves it. (551-360-1474.)

I am not putting all this in here to sell you something. I am putting it in here because *the cooperative needs more members*, and the only way it grows is *one human at a time.*

One car phone. One Sunday Blog. One book. One conversation.

If anything in this book mattered to you, send me a note. Tell me which part. Tell me where you disagreed. *Tell me what you are working on*, what *you* are afraid of, what *you* would do for free.

I will write back. *I always write back.* (Maybe not the same day. *Definitely the same week.*)

* * *

There is one more thing.

If you are reading this — *and you've made it this far, which means we are friends now, whether you signed up to be or not* —

Thank you.

Thank you for spending your time on a book by a guy in New Jersey who never went to medical school. *Thank you for caring enough about the future to read about it from somebody who has been wrong about it more times than he has been right.*

Thank you for being part of the cooperative. *Even if you didn't know you were.*

And — *if I may* —

*Thank you for **looking up.***

www.TomCapone.com | www.ThomasCapone.com | www.TommyCapone.com

There is so much beautiful stuff happening above our heads right now. *The crew of Artemis II.* The James Webb Space Telescope sends back pictures of galaxies that were old when the Boston Post Road was new. The Starlink satellites fly over us every night, beaming internet to villages in places I cannot pronounce. **Every one of them was built by somebody.**

We are not alone in this. *We have never been alone in this.*

We are seven billion people, walking the road together. *The cargo is in the cloud.* The path is global. The destination is — *I think, anyway* — *a world where everyone gets to learn, work, play, teach, train, coach, and mentor in the Global Cloud Economy.*

Yours and mine.

Together.

Onward.

* * *

Tom Capone

Boonton, New Jersey

May 2026

CEO@NYDLA.org < email me anytime.

www.NYDLA.org • www.TAC-USA.com • www.TomCapone.com |
www.ThomasCapone.com | www.TommyCapone.com

"Together, we can make this your best year ever."

— *Your friend, Tom*

* * *

Acknowledgments

To **Dianne** — *the only thing in my life that has been a sure bet for forty-something years. None of it works without you. None of it.*

To **Tommy** and his younger brother **Robert** — for putting up with a father who tried to turn every family vacation into a sales meeting. *And for forgiving me anyway.* And to my daughters-in-law, who walk around the house in NFL *Tech Innovation Hub* hoodies like it's nothing — *thank you for raising the next generation of Capone Men.*

To my parents — **Anthony and Bernice Capone** — *Two-Ton Tony* and *Mom*. I have spent sixty-six years trying to make you proud. I am not done yet.

To the team at NYDLA, NADLA, TAC-USA, MTP, STRATUSstaff, BoontonWorks, and the whole extended family of companies and partners — *you know who you are. You built this. I just got to put my name on the door.*

To the mentors and friends-of-friends who answered the phone — **Seth Godin** (whose books I have read all of, whose classes I have taken, whose ethical-scarcity gospel I try to live by); **Simon Sinek** (whose "Start with WHY" gave NYDLA its second life, and whose 2011 book signing in NYC I dragged both my sons to); **Lee Cockerell** (former EVP of Disney World, modern Will Rogers, the warmest first-call I have ever had); **Eric Yuan** (who built Zoom into the foundation of how 5.8 million NYDLA members do everything); **Dr. Michael Chumer** and **Dr. Mitchell Erickson** (the two men who, between them, put me in front of **Rutgers** and changed everything); **Bart Oates** (NFL Hall of Famer whose brother **Barry** worked for me in the '90s — and who, three decades later, handed NYDLA the entire NFL Alumni Association); **David Burkus** (whose podcast I binged through *Winter Storm Jonas* and who literally wrote the book on *Friend of a Friend* networking); **Gary Vaynerchuk** (whose *Wine Library Saturday* I will never forget — *the parking lot guys, the baguette at the door, the culture*); **Hope Katz Gibbs** (who interviewed me for *Inkandescent* and put me back in front of an audience when I needed it most) — *thank you. You are all in this book*, whether I named you directly or not.

To the customers who have stuck with me through every product cycle, every recession, every reinvention — *you are the real cooperative*. Everything else is just paperwork.

To the colleagues who told me I was wrong, sometimes loudly — *thank you*. Most of you were right. I should have listened sooner. *I am listening now*.

To the staff at every coffee shop, hotel lobby, airport terminal, and Connecticut highway rest stop where pieces of this book were written — *you put up with a lot of muttering*. I appreciate you.

To my AI bot **Bernice**, who patiently fact-checked half the dates in this book and reminded me what year the Newark riots were and what hospital the Helmet Catch is technically credited at — *Mom would have laughed. Or rolled her eyes*. Both, probably.

And to **the Boys** — Grampa loves you. **Look up**.

* * *

— *Tom*

May 2026