RUTGERS THE STATE UNIVERSITY OF NEW JERSEY

NEW BRUNSWICK

AN INTERVIEW WITH DOMINICK MAZZAGETTI

FOR THE

RUTGERS ORAL HISTORY ARCHIVES

INTERVIEW CONDUCTED BY

SHAUN ILLINGWORTH

NEW BRUNSWICK, NEW JERSEY
MAY 27, 2022

TRANSCRIPT BY

JESSE BRADDELL

Shaun Illingworth: This begins the second oral history interview with Dominick Mazzagetti, on May 27, 2022, with Shaun Illingworth. Thank you very much for sitting down with me again. Last session, we went through your early life and your time at Cornell Law School. I want to pick up with the beginning of your career, your early career. First, as you were looking ahead to your career from Cornell, what did you see for yourself in the future? What did you want to do with the law as you were getting ready to graduate from Cornell?

Dominick Mazzagetti: I always thought that I would come back to Jersey and practice in Jersey. Cornell had a very close relationship with the New York City firms. I interviewed with a couple of the New York City firms, but I wasn't all that interested in going into New York City or anywhere else. I suspected I'd be coming back to New Jersey, and that was my aim. My aim was to get into the law and find out what it was all about and make some money, earn a living.

SI: Did you get your clerkship with Justice Weintraub at first, or did you work a little bit before that? [Editor's Note: Joseph Weintraub (1908-1977) served as an Associate Justice of the New Jersey Supreme Court from 1956 to 1957 and as Chief Justice of the New Jersey Supreme Court from 1957 to 1973.]

DM: No. The clerkships are usually right after law school, and I'll tell you how that happened. In the summer, I was working for a law firm in Newark, one of the larger firms in Newark, Shanley and Fisher. This is a silly story, but they had a softball team. I remember walking back from a game with one of the younger partners there. It was in the summer, and he said, "Oh, you went to Cornell. You should see if you can get a clerkship with Joe Weintraub. He was a Cornell grad." I said, "Oh, really?" I'd never thought of it. It had not occurred to me that I would apply for clerkship. I was looking to go to work at a firm. That put the thought in my mind. I wrote a letter, I guess, that summer to the Supreme Court, to the chief justice, and requested an interview for the clerkship. I got a nice letter back--I think it was early September--saying, "Okay, thank you. We'll be in touch."

Then, Joe Weintraub was some form of trustee for the Cornell Law School. One day, I was in the law school doing whatever we normally do, and somebody came up to me, a friend of mine, and said, "You know the dean's looking for you. He wants to see you right away." I didn't know what that meant, and then it happened again. Of course, I went to see the dean. He said, "Oh, you know Joe Weintraub was here for an advisory meeting," or whatever it was that he was there for at the school, "and he wants to meet with you." I said, "Oh, really?" We set up a time, and I met with him in a hallway. He was a very nice person, obviously, and we had a five-minute chat, ten-minute chat. Then, a couple weeks later, I got a letter saying I got the clerkship, and that's how that happened. I was thrilled. It wasn't something I had ever thought of before it had been mentioned to me, and that's the way it happened.

When I graduated that following May, it really didn't start until September, like September 1 to September 1, something like that. So, I was waiting. I didn't have a job. I was looking for any kind of job I could find. Obviously, I couldn't get a law job for six weeks to two months, and I never was able to do that. Nobody would hire me, and so I had to borrow five hundred dollars from a bank. A college graduate of mine was an officer at one of the downtown banks and so I borrowed five hundred dollars, so that I could have enough money to make it through to September when the clerkship started.

It was fabulous experience. It was in Newark actually, his office. The Supreme Court of New Jersey, obviously, the bench is in Trenton, but the justices can have their office wherever they want. There were several justices in Newark, several in Trenton, I think, and then a couple other spots throughout the state. It was in Newark in the Mutual Benefit Life Building on, I think, the 16th floor, but I'm not sure. I don't know what it is today, but at that time, every Supreme Court justice had a single clerk, and the chief justice had two clerks. So, it was me and a fellow named Ken Meskin, and it was quite an experience.

SI: What year was that?

DM: 1972-'73, and that was his last year. He retired that year. I think his wife was ill; that was the story. He was over seventy, and ironically, he died like six months later. His wife lived for a number of years after. When he announced he was retiring, I think it was the Cornell Law School approached me--I had been on the *Law Review* and had an article published when I was in school--and asked me if I would be willing to write an article about Justice Weintraub's tenure on the bench. So, I did, and that was published, I don't know, the following spring.

SI: What are some of the memorable experiences you recall from that time with the New Jersey Supreme Court and Justice Weintraub?

DM: There's obviously a lot of law involved. He wrote the opinion for the first challenge to funding for public schools. I was involved with that. I wrote the bench brief for that. I have it here somewhere still.

SI: Is that the *Cahill* case? [Editor's Note: In 1973, the New Jersey Supreme Court ruled in *Robinson v. Cahill* that the state constitution's "thorough and efficient" education clause requires the state to ensure equal educational opportunity for all school children.]

DM: Yes, *Robinson v. Cahill*, I think that was it. He was a gentleman. It's the people, I think, that I remember most. He was a gentleman, and he had a very specific way of doing things. He would bring us in, tell us what he was looking for in the research. We'd go out and do the research. Those bench memos would take some time. That one was a very thick one, long. After they'd had the meetings with the justices, he would close the door and write out his opinion in longhand. This was before computers were, back in '72, '73, ubiquitous, and then his secretary would type it up. She'd give it to us. We'd go through it and make comments. We'd sit with him, Ken and I, making some comments, but he was a fabulous writer and a great attorney and most of what he wrote the first time was what you read now in the opinions. He was a brilliant man, and he was, like I said, a gentleman, easy to work for.

When I talk about the people, it wasn't just him. That was an unusual period for the court. I can't remember all the names, but we started off with two or three, himself and two or three other justices, were on the court in Newark, but that court, which had been intact, six of the seven justices had been there for ten or twelve years, it ended up three or four of them split at the end of that year, retired or died--I'm not sure died, but retired. So, there was quite a turnover, and so a couple of lower court judges were appointed. I can't remember their names now. Some of them were very nice people to meet and talk to and work with, and of course, some of the other clerks, I'm still good friends with some folks from back then. So, that was a good time. It was a lot of fun.

SI: Since *Robinson v. Cahill* was such a landmark case and still affects the law today …

DM: Absolutely.

SI: … Does anything stand out about that during the research for the bench memo?

DM: Yes, I remember going back to the original statutes in the 1800s over schools and how important that became for that case, because New Jersey--it's been a while, so it's hard for me to think about it--New Jersey had, and Jersey was not the only state, but it had something in its constitution, the earlier constitutions as well, that talked about schools and public schools and that kind of thing. That's where the essence of that opinion was, as I recall, but it's been a while, so I could be wrong. That's fifty years ago. In any event, like you say, that decision is still important today, and there were some others that I'd have to go back and look at the briefs. Every year, you'd have a mix of some really important cases and then a lot of small things.

SI: Would you be able to interact with the other justices or just Chief Justice Weintraub?

DM: Some yes and some no. The one I'm thinking of--Mark Sullivan--he was an appellate court judge who was elevated temporarily and then appointed to the court as a justice. He was very nice. He was a lot of fun. He was a good justice. Then, there were two or three others, and some were very friendly, they were all very polite and easy to work with, but some were more open to conversation with the clerks than others. We only saw three or four, because the others were in other places, and they were retiring at the time, so there were replacements. Actually, I recall that the fellow Pierre Garven who ultimately became the new chief justice was appointed to fill one of those vacancies by Governor Cahill, and he was on dialysis and he was ill. When Joe Weintraub retired--of course, I was gone by then--he became chief justice, but he only lived for a few months and died very quickly. Then, I think it was after him that former Governor Hughes became the chief justice. There was a dynamic going on there that was a little different, I think, than other years, because, as I said, at least six of those justices didn't move for ten years, so it was different. [Editor's Note: After Chief Justice Joseph Weintraub retired in 1973, Pierre P. Garven served as chief justice for seven weeks until his death. Former New Jersey Governor Richard J. Hughes was then appointed by Governor William T. Cahill as chief justice and served in the position from 1973 to 1979. Hughes had served as the Governor of New Jersey from 1962 to 1970.]

At the end of that, I applied to perhaps work in the governor's office. I went down and I interviewed, but that was an election year. Governor Cahill, I think he lost the primary, and Sandman became the Republican candidate for governor. I think Cahill lost the primary. I'm not sure. He might have. In any event, he lost. Yes, he must have lost the primary because I went down and interviewed with the chief of staff for Cahill, who, if I'm not mistaken, he had been one of Weintraub's clerks, but once Cahill was gone, there was nothing there. That's when I went into private practice in Newark with Lum, Biunno and Tompkins. [Editor's Note: William T. Cahill served as the Governor of New Jersey from 1970 to 1974. He sought a second term but lost the Republican primary to Charles Sandman, who went on to lose in the general election to Democratic candidate Brendan Byrne.]

SI: Before we talk about that, in the last interview, we talked about how you were active in the Nixon campaign in '68.

DM: Oh, yes.

SI: Were you involved in '72 at all?

DM: In the '72 election, I was not as involved in '72 as I was in '68. I can't remember exactly why. I don't remember that as clearly. It must have been because I was just starting with work; work started, my job with Lum-Biunno started in the fall. If it wasn't the first week in September, it was like the last week in August, so there was a little bit of a break. I wasn't involved, that I recall, in the '72 election. I'd have to go back and look. I've got a lot of Nixon memorabilia somewhere, "Nixon's the One" buttons and all that kind of stuff, but most of that was probably from '68. Of course, in '68, I was president of the--we might have talked about this--the Rutgers [Young] Republicans, so I had an active role. Whereas in '72, I couldn't do anything, obviously, since I was a state employee up through--I guess it would have been August of '72. So, that's what probably kept me out of it.

SI: Why did you choose the firm that you went with?

DM: It's hard for me to say. I don't remember. There were four or five large firms in Newark, large, at the time, we're talking about thirty attorneys. Now, we're talking two hundred attorneys. I wanted to go with one of them. I liked the people that I interviewed with there. I only interviewed with two or three outfits that I recall, and I went there. They were in the First National State [Bank] Building, again, on, I think, the 16th floor.

SI: You have become an expert in commercial banking. Was that the field that they put you in?

DM: No, I had no particular idea of what I wanted to do. Back then, it was different. I'll tell you the start-up story. I started the Monday after Geraldine Rockefeller Dodge--I don't know if you've ever heard of her--Geraldine Dodge, from Madison, New Jersey, died. She, today, would probably be the equivalent of not a billionaire but close to it. She was very rich. Obviously, her middle name was Rockefeller, and her last name was Dodge. So, she had an estate of size in Madison, New Jersey. I lived in Florham Park at the time, the next town over. She had died that weekend, and it ended up that there was a contest to her will. Our firm, Lum, Biunno, and Tompkins, was one of the several firms--there were four or five firms--involved in that litigation. When I came in, I was immediately put on that case. I did a lot of the research for that case. That was the first thing that I did, and that was the only thing I did for six weeks, for eight weeks, while that contest continued. It was an unusual case because nobody was arguing over the substance. Everybody was arguing over--she had left all her money to charity, to a foundation to be established in her name, which still exists, of course, fifty years later, Geraldine R. Dodge Foundation. The argument was over who would be in control of the sixty million dollars that she was leaving to that foundation. I remember going over to New York to count the bearer bonds one by one. One million dollars, two million dollars, three million dollars, or a hundred thousand, whatever it was. In any event, it wasn't a fight over the substance and eventually settled out with all the lawyers making an enormous amount of money for eight weeks of work. That was the first thing. [Editor's Note: Ethel Geraldine Rockefeller Dodge (1882-1973) was the daughter of William Avery Rockefeller, Jr. and Almira Geraldine Goodsell Rockefeller. Upon her death, the Geraldine R. Dodge Foundation was established to provide philanthropic funds to various initiatives and programs. It is headquartered in Morristown, New Jersey.]

Back then, in those days, in what were then the larger firms, there was some division between folks who did litigation all day and folks who did commercial business. I ended up on the commercial side. I did a good bit of litigation, but most of it was business litigation, not negligence cases, and a lot of it was chancery work, orders to show cause and that kind of stuff, not trials. If I did one trial in my life, it was a lot, maybe two. I did a lot of court work, motion work, chancery work.

I was assigned to one or two or three partners. Two of those partners that I was assigned to had bank customers as clients, and so I ended up doing a good bit of banking work. We represented Chatham Trust Company, Maplewood Bank and Trust Company, and First National State, which had the offices on the 18th floor, the highest level. For a short period of time, a number of years, two or three years, I was lent out to general counsel for First National State. I'd meet with him once a week, and he would give me assignments to do. Then, I ended up going to New York in the summer for an annual conference on bank holding companies, Reg Y. That was a big deal back then, and so that's how I got into the banking side. [Editor's Note: Regulation Y of the Board of Governors of the Federal Reserve System, under section 5(b) of the Bank Holding Company Act of 1956, governs the corporate practices of bank holding companies and certain practices of state-member banks. It also describes transactions for which bank holding companies must seek and receive the Federal Reserve's approval.]

SI: Were you with the same firm until you went into government in the Kean Administration?

DM: No, I left after about seven years. I went with a small firm, my own firm, up in Florham Park. I was there two or three years, and then Tom Kean was elected in '81. I was very much involved in the primary. I was very much involved in the general election, not as much as I would have wanted to be but enough. [laughter] Now, you may or may not recall--you may not have been born back then--but Tom Kean and Jim Florio ended up in an election that was not decided on election night. It was within three thousand votes. I was involved with Irwin Kimmelman--he became the attorney general--he put together attorneys from the campaign who did the recount. This was '81. We were counting chads in 1981. We would go from county to county--each of us assigned to different counties--to do ballot counting one by one, a hand counting, of whatever those card ballots were. Tom Kean won that election six weeks later. It might have been eight weeks later. It was a long time after that. [Editor's Note: Tom Kean defeated Jim Florio in the 1981 New Jersey gubernatorial election by 1,797 votes. After the recount, Kean was declared the winner twenty-seven days after the election.]

That's when I applied for and was--I didn't apply for any particular position, but I said banking or state or whatever it was. I ended up being appointed Deputy Commissioner of Banking. Michael Horn, who had been an Assemblyman, was the Commissioner of Banking. I was there about three years. When Mike, at one point, was appointed treasurer, I was Acting Commissioner of Banking for two months, three months, whatever it was, and then Mary Little Parell was appointed Commissioner of Banking. I stayed on for about six months, and then I left.

SI: Had you been involved in Governor Kean's earlier campaign in '77?

DM: Very much so, yes. [Editor's Note: In 1977, Tom Kean sought the Republican nomination for governor but lost in the primary to Raymond Bateman, who went on to lose in the general election to Democratic candidate Brendan Byrne.]

SI: Yes.

DM: I was involved in his '77 campaign. I was involved in the '81 campaign. I was involved in the recount. I used to say to folks, when I was more involved in politics, especially younger people, "This doesn't always happen because of what you do. You have to back somebody who wins the primary and then that person has to win the general election, and then you can be in that spot where you have the possibility of getting an appointment." Now, of course, in the Tom Kean case, he had run in '77 and lost to Ray Bateman, and then he ran again in '81. I obviously got involved again in '81. Then, he won by three thousand votes, and we had to do a recount. Then, you end up in that position. The one campaign of his, see, I was involved--I'm sorry if I'm wandering.

SI: No, this is good.

DM: When I was at Rutgers running the College Republicans, I was involved in his first campaign for Assembly because that part of Newark, or a part of Newark, was included in whatever district that was at the time. So, I was involved in that campaign. The one major campaign of his that I was not involved with was another losing campaign, when he ran against

Millicent Fenwick for the congressional seat. She ultimately won the primary and won the general election. I was in law school at the time in New York, so I couldn't get involved in that campaign. Then, when he ran for governor again, I was involved in that campaign. Yes, the long answer to your question is yes. [Editor's Note: In 1974, Tom Kean lost in the primary to Millicent Fenwick for the Republican nomination to run for New Jersey's fifth congressional district.]

If you go to Al Felzenberg--Al Felzenberg was a year or two behind me at Rutgers. He was at Rutgers. He was in the College Republicans with me. He stayed with Tom Kean throughout his career, was secretary [spokesperson] to the 9/11 Commissioner, I think, and he wrote a biography of Tom Kean which describes how I arranged for him and I to meet Tom Kean at the old Downtowner [Newarker restaurant] at the Newark Airport--whatever year that was, it had to be in the '60s--for breakfast when he was running for the Assembly. [Editor's Note: Tom Kean first won election to the New Jersey General Assembly in 1967 and served in the Assembly until 1978.]

SI: Can you kind of summarize what motivated you about Kean and why you stuck with him?

DM: I was a Republican. Obviously, I was a Nixon Republican. I met him because we were trying to do something as College Republicans to help Republicans. It was him, and--what's that guy's name, Nick? He became a Senator too, a guy from West Point. He was running for senator when Tom was running for the Assembly. I can't remember his name. It was with a "W" I think. Jim Wallwork, I think, was his name. I may be wrong. We worked on both those campaigns and a couple others, and that's how I got to know him in the first place. When he ran for governor, that was natural to try to tie into his campaign. [Editor's Note: James Wallwork, a graduate of the U.S. Military Academy at West Point, served in the New Jersey General Assembly from 1964 to 1966 and New Jersey Senate from 1968 to 1982.]

SI: I know you've been involved in …

DM: I like him. He's a nice person and was a good governor.

SI: Since I know you have been involved in local government, was that during this era, or was it later on?

DM: Much later on. At the time, I was very much, obviously, interested in politics and enjoyed politics and wanted to move along in politics, but I always thought that the road I would take would be getting into the cabinet, going from there, making my name, and moving up, not local politics. It was much later that I got involved in local politics. When I lived in Florham Park in the '70s, I was involved in the Jaycees, and I was on this organization and that organization, a lot of organizations, but not politics. Of course, we were a lot younger back then, but it turns out that a lot of my friends from the Jaycees all ended up being mayors and committeemen up in Florham Park, and then, many years later, I [was] on the committee and mayor in Raritan Township.

SI: When did you wind up relocating from Florham Park?

DM: It was right after I left the state. When I was at the Department of Banking, I had to commute to Trenton every day. That was an hour and ten minutes. Now, when I was commissioner--we can leave this in or take it out--but back in those days and probably still today--they just don't talk about it as much--the commissioners had drivers. A driver would come and pick me up at my house in Florham Park and drive me down to Trenton every day. Of course, that only lasted for a few months, but that's interesting if you ever [experience that]. [laughter] I used to say that when it first happened, you'd say you needed a driver, and then after a short while, you'd say you deserved a driver. I'm being facetious, of course; I hope it comes across that way. I used to drive back and forth, and then, when I decided to leave, which was '85, I took a job with a bank, general counsel, that was moving to Pennington, and at that point, I decided, "I'd better move." My wife and I really loved Florham Park. We still have good friends in Florham Park, but it just didn't make any sense. It was then we moved to Flemington, Raritan Township. Within six months of moving to Raritan Township, the bank moved to Princeton. Then, I had to commute from Raritan to Princeton for the next thirty years, but that's life.

SI: When you were applying for your position with the bank commission, what were your goals in doing that? What were the things you wanted to accomplish or that the administration wanted to accomplish when you first started there?

DM: I always thought I could be helpful, and I thought we were. We did some important things at the Department of Banking at the time. I was hoping to move up. That didn't happen there for a variety of whatever reasons, and of course, I still had an interest in politics and stayed involved in politics going forward, just looking for different ways to get involved. So, that was it. I was a lawyer. I was a banking commissioner. I was very active with non-profits and organizations, and so I just wanted to do as much as I could, try and be helpful.

SI: Are there any challenges that stand out from your time with the banking commission?

DM: My biggest challenge was not becoming the commissioner. [laughter] I very much wanted to be the commissioner and thought I had done a good enough job to get that spot, but politics and other things kind of worked against me. That was something that stuck with me for a while, but after a while, you've just got to move on and do other things.

SI: You had started your own firm in between your first firm and going into the government.

DM: Right.

SI: But you didn't go back there after you left.

DM: No, it was a small firm. Basically, when I left the Department of Banking, I talked to some firms. The offer I found the most exciting was with a bank as general counsel, and I thought that would suit me better. I didn't have a bank of clients that I could just bring in. So, I chose to go with, the name of the company by the time I started, it was Cenlar, C-E-N-L-A-R, [Federal Savings Bank]. They still exist, and I went back there a couple different times. I had a long career. My last job, the last I think five years, I worked from home for twenty hours a week as counsel for Cenlar. It was a great gig. I still have old friends; of course, most of them are retired now back there. That's been a mainstay in my career, even though I went to a number of other places, ran other banks, went back to private practice, but still kept my contacts there. That ended up being the major place, if you want to say, of my career because it facilitated a bunch of other things that happened.

SI: Since you were in the same field for so long, what do you see as the biggest changes in banking in general or the laws that applied to banking?

DM: The law has changed dramatically in the way it's practiced. Fifty years ago, when I first started, if you went non-New York, a large firm but not New York, you might see an awful lot. You'd do some litigation. You'd do some corporate work. You do a little bit of this, until you ultimately found your niche. I don't think that's necessarily that true anymore. You're pretty much pigeonholed early on or shortly after, and you follow a particular track.

I think, just as then, the one thing that hasn't changed is the more clients you can bring in, the better off you're going to be. It's very much a business that is dependent on clients. Whether you bring them in based on reputation or based on charm or based on politics, you've got to bring them in one way or another.

The other major change in the law is, when I started as fresh out of the clerkship, I had a secretary who took dictation and typed. If you wrote a long brief, you'd send it to the pool, and they would type it up. They had those big IBM Selectrics. This is the very beginning of what we now do, and I know that sounds silly, but that's a very practical thing. Lawyers now do their own typing and type up most of their stuff, and you can work from home, which is great, especially for women. I think it's a great profession for women, because it gives them the ability to practice from home, drop out of the practice, come back into the practice. My daughter's an attorney. She's a counsel with Morgan Stanley. She was with a New York firm, and she was working fifteen hours a day, eventually went in-house. Those are some of the aspects of the law that are the same and a little different.

Banking has not really changed all that much. Of course, I was involved with both as general counsel and as a president of a bank, operating the bank. The one difference that I think is going to cause some trouble down the road is that there's no longer any feeling that we should encourage or develop small banks, community banks. When I started banking with Cenlar and even [at] Chatham Trust Company, Maplewood Bank and Trust Company, I could name fifteen, twenty banks that had four or five branches. Now, a lot of that, you can say, "Well, we didn't need all that." No, but we do need smaller banks and banks that can encourage small local entrepreneurs. After the last banking crisis, the "too big to fail" created very large banks and eliminated many of the smaller banks that did a lot of good work. Not all of them did good work, some of them went under, a lot of them went under in the crisis periods, but that wasn't true of all of them. They served a purpose, and I think that's going to cause some trouble down the road, especially as the government gets more and more into who we should lend to and who we should not lend to. Of course, I sound like a Republican, but that's because I am a Republican. I just think that that's just not good.

You have some banks who specialize in this and some banks specialize in that, and that was a good thing. Of course, when I was with the Department of Banking, there were two different divisions, one for savings and loans and one for commercial banks, and then there were the savings banks, which were kind of in-between pieces. That's not true anymore. Everything's all generic now, and that may be a good thing. But the idea was that the savings and loans, at least up until the '70s, specialized in mortgages and home equity loans. The commercial banks, whether big or small, specialized in commercial lending, equipment lending, and that kind of stuff. There was no mixture until the '80s, '70s and '80s, between people who worked in an S&L [savings and loan] and people who worked in a commercial bank. They really looked at each other as French and German. It was really a different environment than it is now. Now, everybody's controlled by the--not controlled by--but all the federal banks are Office of the Comptroller. Back in those days, you had state savings and loans, federal savings and loans, state commercial banks, federal commercial banks, and savings banks in between, which were different. They were kind of a hybrid. Of course, all of that is gone. Those institutions might still exist, but the reason for establishing one versus the other is not there anymore. That's the biggest change, I think.

SI: Can you tell me a little bit more about you starting the NJM Bank? I happened to be a customer of NJM at the time, and if I remember correctly, other insurance companies also started banking operations.

DM: It was a fluke. There was a fluke in the banking statutes at the time. I say a fluke, it was there, it was deliberate, but nobody paid much attention to it. I had left Cenlar, at one point, and had gone back into the practice with a moderately-sized firm in Princeton, Jamieson, Moore, Peskin and Spicer, doing mostly banking work, banking and mortgage banking. I wrote a book on *Structuring Mortgage Banking Transactions* when I was with Jamieson Moore based on my experience with Cenlar, which was very much a mortgage banking-focused bank but not entirely. Ask me again. [Editor's Note: Dominick Mazzagetti wrote *Structuring Mortgage Banking Transactions* in 1996. The work was published by Warren, Gorham and Lamont.]

SI: How did it come about that you got the opportunity to start NJM Bank, and then what went into starting the bank?

DM: Now, I remember. [laughter] At that time, as I said, a commercial bank could not own a thrift. Going all the way back to the '70s, when I was first doing banking work, bank holding company law, Reg Y [Regulation Y], was a big deal. Reg Y said that if a company owned a commercial bank--and then, the definition of what a commercial bank was was very important, but we won't go into that at this point--but if a company owned a commercial bank, it could not own any of these other things. So, an insurance company or a brokerage firm, due to Reg Y, could not own a commercial bank.

Now, there was kind of a hole in that prohibition because, by definition, a savings and loan was not a commercial bank. A savings and loan could not make commercial loans and take deposits. It could make mortgage loans, it could make home equity loans, but it couldn't make commercial loans and take deposits. For years, that hole in that prohibition was ignored until the early '90s, when some smart attorneys determined that now that the law had been changing--as I was talking about, the difference between savings and loans and commercial banks--so slowly but surely, savings and loans were given more and more authority, and so they could make commercial loans. A couple of D.C. and New York attorneys determined that you could be a holding company and still own a savings and loan; you could be an insurance company and still own a savings and loan.

In fact, Ford Motor Company had had a--I forget what the name of it was [Ford Motor Credit Company]--they had their own mortgage company for many years. You can still see the ads on TV for USAA. USAA was an insurance company that owned a savings and loan and had for many, many years, but nobody paid any attention to it. All of a sudden, some bright attorney says, "Hey, if you're an insurance company and you want to be involved in banking, if you want to extend your franchise into banking, you can do it by owning a savings and loan." What happened? Somebody else got up and said, "Well, we've got to close that loophole." It wasn't really a loophole; it was always there. "We've got to close that loophole." Then, what did the smart attorneys start advising their clients? They start advising their clients that, "You'd better apply for a savings and loan charter now, so that you get the charter and then are grandfathered, so if they ever prohibit that from happening, you could still own the savings and loan."

I don't remember the dates, but it was in the '90s, I think, late '80s or early '90s, all of a sudden, I guess it was the Federal Home Loan Bank, which was, at that time, the regulator of the S&Ls--the OTS [Office of Thrift Supervision], the OTS, because they replaced the Federal Home Loan Bank--they had 150 applications for savings banks by insurance companies, brokerage firms, funeral home companies and furniture stores. Whoever wanted to own a bank but couldn't because they couldn't put it underneath their other company applied for an application. That's what smart attorneys told all their good clients, and so they told companies like NJM, "You're an insurance company. You've got half a million customers. If you ever wanted a bank, you'd better do it now," and so they did. They applied for it. I forget what attorneys they used, and they applied for a bank charter. [Editor's Note: The Office of Thrift Supervision (OTS) was an agency of the U.S. Treasury Department that oversaw savings banks and savings and loan associations. In 2011, OTS merged with the Office of the Comptroller of the Currency.]

Before you could get a bank charter, you had to have a president that the regulators would approve, so they went out looking for a president. At that point, I was doing all right, but I could not generate the kind of clients that I thought I needed to. So, I started looking for a bank, actually, to run. When I left Cenlar, it was always my plan to go into private practice until I could find a bank. Start-ups, at that time, were a big deal. There was a lot of activity going on, and so I applied. They had actually had a connection with Jamieson Moore. So, Jamieson Moore was kind of on board as well, and so they offered me the position. I became the executive that they needed to get the application finished, and they brought me in and said, "Okay, at this point, we'll pay you as the president. You go out and finalize the application, and we'll talk about starting a bank." I got the bank started within six months, much to their surprise, and we actually opened the doors. It became a very successful bank based, I must say, not on branches--we had the branch in Trenton or West Trenton and that was it--most of our work was done by mail. We'd do mail solicitations to the customer base. We'd put it in their monthly bills. "You need a home equity loan? You want to make a deposit? We've got good rates," whatever it was, and almost ninety percent of everything we did was by mail. We became a very solid and very successful bank. Unfortunately, after I left, they closed it because they were very insurance-oriented and I guess they just didn't want the two competing entities there. Does that answer the question?

SI: Yes, absolutely, I was curious about the bank.

DM: If I am being way too wordy …

SI: No, this is great. What year was it that you left the bank?

DM: I left them in 1999. They let me go. It was not a friendly parting, but we just had a different view of what the bank should be relative to the insurance company. I saw the bank as becoming an equal partner with the insurance company. That scared the hell out of them, and in fact, they closed the bank down five years later or ten years later, but it was a very successful bank. We were highly rated by the OTS, and it continued for a number of years after I left. So, that would have been 2004. You talked about challenges. That was a challenge at that point. That was 2004; I was fifty-six.

SI: Did you go back to Cenlar at that point?

DM: What happened was I got a good payout, and so I didn't have to do anything right away. I started looking for another bank. It wasn't necessarily a good time for another bank, and so I did a little legal work on my own. Then, I had the good fortune--I did a lot of searching and looking, and there were things I didn't want to do. I even toyed with the idea of retiring and taking what I had, but I was able to latch on to a consulting firm that did consulting on the Bank Secrecy Act all over the country. I ended up working with them for two years as a private consultant. They didn't have anybody in their cadre of people who had the legal background, and so I became the legal consultant for this Bank Secrecy Act, became an expert in Bank Secrecy Act issues, which, of course, I knew a little bit about. The whole thing became a big deal, and I actually did very well with them for about two years. Then, at the end of two years--or while I was still doing that--it wasn't a forty-[hour]-a-week job. Actually, for a while, I spent a good long time in Memphis doing one big bank. We'd go there on a Monday morning and come back on a Friday, but after that, it would be an assignment to here, Arkansas, or somewhere out in the Midwest and into New York. We did a lot of foreign banks because foreign banks had real problems with the

Bank Secrecy Act. [Editor's Note: The Bank Secrecy Act of 1970, also known as the Currency and Foreign Transactions Reporting Act, is a federal law that requires banks to report and prevent suspicious activity and money laundering.]

It was interesting stuff, but then I was approached by Cenlar. My friends back there had the need--their general counsel, who was also a good friend of mine, who took up after I left, was talking about retiring, and he needed some help part time. He asked me if I would come on. I said, "Well, if you pay me this and you give me benefits, I'll work twenty hours a week." So, I did that. I was only doing that for a few months, when I was approached by another friend of mine, who ran Roma Federal Savings Bank, which was a federal savings and loan basically. Roma had been--this goes back to what I was talking about before--Roma had been one of the ethnic savings and loans that was established. Especially in the Northeast, you had Pulaski Savings, Magyar Savings, Roma Savings. When immigrants couldn't get mortgage loans from commercial banks or from other banks, they started their own banks, S&Ls mostly. It was easier to start an S&L. Of course, that's where people needed the money; they needed mortgages. Roma had been around since the '20s. It was one of those ethnic banks.

They had determined that they wanted to start an Asian bank. They had started this bank called RomAsia Bank, which was in Monmouth Junction, but they were dissatisfied with the president. They were looking for a president, so they approached me and said would I take on the presidency of RomAsia? To me, that was fine. I had already done the NJM. This bank was already started; it had been operating about six months. So, I said, "Sure, I'll do that," and that's how I became president of RomAsia Bank, which was quite a hoot and a lot of fun. Another very good bank in the end, but in the end, they sold Roma to Investors Savings, but that was after five years. We got rid of the bank after five years. RomAsia was basically closed. They just absorbed all of the accounts into Investors. They bought both basically. That was a lot of fun.

SI: Just a little bit before you had gotten involved with RomAsia, that was when the financial crisis happened in late 2008.

DM: Right.

SI: How did that affect you?

DM: In 2008, yes, that was the end of Bush's term, right? Regulators became a little tougher, as they always do, in these crises, and sometimes, they become a little erratic, but that's another story. We don't want to get into that. I don't remember that having an especially big impact on us. First of all, we were relatively new. We didn't have that many commercial loans. Commercial real estate loans was really our business, not commercial, not equipment loans and that kind of stuff. We had a good mortgage business that was going on, but, it's funny, I don't remember that. [Editor's Note: George W. Bush served as the President of the United States from 2001 to 2009. The Global Financial Crisis, or Great Recession, began in 2007-2008 with the subprime mortgage crisis and peaked in the fall of 2008 with the stock market crash, international banking meltdown, and U.S. federal bank bailout.]

Now, if you want to ask me about the banking crisis when I was with Cenlar, that's a whole different story altogether. That was like hell. We were within a hair's breadth of being taken by the RTC [Resolution Trust Corporation]. What I said earlier about Cenlar being the mainstay of everything else I did, we fought them tooth and nail. Based on the changes they made to the law, we were heavily underwater, but we didn't go without a fight. Mike Young was the president, and I was the EVP [executive vice president]. I was number two and also kind of oversaw the legal department. We fought back. We sued the FDIC [Federal Deposit Insurance Corporation]. We sued the OTS [Office of Thrift Supervision]. We sued to just keep them away from us for a long while, and we eventually came out the other side of that. They never took us, obviously, and we were successful. It was after that--it was after we made it through, and that's a long story with a lot of nuances to it and it says a lot of things about the regulators and a lot of things about who we were and who Mike Young was--but we came out of the other side. It was then that I left because what we had to do was we had to pare down the entire operation in a lot of different ways, and that's when I went to Jamieson Moore.

Just to bring that story to an end, Cenlar is a thriving organization now, and it's largely owned by the employees. It's an ESOP [Employee Stock Ownership Plan] and has been very financially rewarding that it was not taken and still lives. I think there could have been many other institutions that, had the regulators spent a little more time and a little less angst, they could have saved a good number more, but they weren't that interested. The 2008-2009 [crisis], that was mostly a mortgage crisis, it at least started out as a mortgage crisis, and the mortgages we made, we were making 500,000-dollar mortgages on 800,000-dollar houses. We didn't have any of the real weak mortgages that drove that crisis. Again, I apologize if I'm getting into …

SI: No, this is good. What period was it where you were working with Mike Young and Cenlar to fight off …

DM: 1985 to 1991.

SI: Okay.

DM: I started out as general counsel. I ended up as the EVP.

SI: Yes. It is interesting that that was during the Reagan years, which we usually think of as being more receptive to business and not having as much regulation.

DM: It was until the thrift crisis happened--well, commercial loans, there was a lot of commercial loans involved in that. Commercial real estate loans, especially, were involved in that first crisis. Yes, you're right, but I think a lot of the actions that the regulators took were heavy-handed, but, of course, I was on the other side. [Editor's Note: The thrift crisis refers to the period of distress during the 1980s in the nation's savings and loan industry that stemmed from high inflation rates and high interest rates from the late 1970s and early 1980s.]

SI: Shifting topics to your local political work in Hunterdon County, it seems like you were on a few committees and the planning board in your town. How did you evolve in your involvement in local politics there?

DM: I've always been involved locally. We moved to Hunterdon County in '86. The way these things happen are kind of crazy. They put an advertisement in the paper looking for people to serve on local boards, and so I applied and I was put on the Parks and Recreation Board. Yes, that was the local board. It was Flemington and Raritan, so I was on the Parks and Recreation Board. That was probably the first thing. It's funny because *The New York Times,* at the time, ran a story about localities not being able to get people to serve on these boards. They picked up on the Raritan Township newspaper advertisement, and they called me and they mentioned me in the article, which I thought was kind of funny. Then, somehow--I forget how--I got on the county cultural and historical commission or historical and cultural commission [Hunterdon County Cultural & Heritage Commission]. Whatever it was, I was on that. Then, they wanted to--two or three years after I was on that--somebody was particularly interested in that, and they asked me if I would serve on the Hunterdon County Board of Mental Health. I had served and was chairman of the Morris County Board of Mental Health years earlier, so I said sure, I would do that. I did that. So, I was on these various boards.

I guess what really got me going was, at that time, Raritan Township was in a building boom, residential houses. People were moving out to Hunterdon County, and there was a lot of building going on. We were in one of the newer and nicer developments. Our house was newly built. It was a good-sized community, and there were some issues with the town. The township had been a quiet farming town for a while, and so some people were not that satisfied with where the committee was going. A friend of mine, a neighbor basically, who I knew from the housing community, not so much the Raritan community, ran for Township Committee, and he won, much to the surprise of the mainstay people. Then, the next year, he brought out another person to run, and he won. Now, they had two people on the board. Now, they're starting to pay attention on the five-person board, the five-man board, at the time. I guess there were three-year terms, so it was three years later, after he first won, he asked me to run with him, and so I did. We lost because the entrenched people realized that if they lost that election, they were done. They really came out, and they got the votes. I said we lost; we didn't lose in any general elections. We lost the primary election because, at that time--and probably mostly today, although there have been some in-between periods--you had to be a Republican in order to win in Raritan Township. Not so much anymore, but back then, that was the case. So, we lost the primary election.

I still was on this board or that board, whatever boards I was on. Then, a couple years later, there was someone else, a woman this time, who wanted to run against the folks who had been in control for a while. She won. She made it stick. The next year, she asked me to run, and I'd have to go back and look. I don't know whether I ran twice and lost or once and lost, but eventually, I ran another time--whether it was the second time or the third time--and then I won and ended up on the committee. Again, we're all Republicans, but we didn't all necessarily see eye to eye, but at this point, that board was rolling over. You know how this happens, one, two, and then all of a sudden, it's a bunch. It became a board then that had some stability. So, I won one three-year term. I won a second three-year term. I ran a third time, and I lost by six votes. In the general election, I lost. Whatever year that was, it was a big year for Democrats, and we weren't paying attention. I was busy working at the time, wherever my job was, and I lost that election by six votes. That was the end of my political career.

The mayor in a township organization rolls over. You can elect the same one every year, or you can elect a new one. In Raritan, they used to roll over, so I was mayor for a year. We did some good things. We bought a lot of open space while I was there, and we improved some of the parks. We did this; we did that. I'd have to go back and look and see what we were doing, but we got a lot of things done. Again, I've been involved in politics and/or in organizations for years, still am, and I'm the president of the homeowners' association here. My wife says I can't give this stuff up.

SI: Do you remember what the differences were between the entrenched group and the newer group that you were part of trying to get into the Township Committee?

DM: As I said, it was an old farming community with a number of local families that had people on the board. Some of the folks just weren't attuned to what was going on in the '80s. Our development, when we bought the house, new construction, was called "Lifestyle of the '80s." It was something new and different, but there was that kind of development going on in the township. Some of us just didn't think that the folks that were on the board were up to it, could deal with some of the issues that were presenting themselves at the time. It was mostly that, and it might have been some of us versus them.

SI: I think it was around the same time you left NJM, you got involved in local history and that sort of thing.

DM: Oh, yes, that's a whole different story.

SI: Yes, tell me how that evolved.

DM: Well, that goes back to 1965, believe it or not. I tell this story a lot. I was born and raised in Newark, and I went to Rutgers in Newark. I had a state scholarship, which was like two hundred dollars a semester, enough to cover tuition, but I didn't have any money. So, I applied for and was granted what was then called work-study. Whatever it was, it was either sixty cents an hour or a dollar-sixty an hour--I forget what it was--and you worked fifteen to twenty hours a week, and they paid you. So, I remember the first day, going down to Newark with all my books under my arm, and I had this letter that I was supposed to meet Professor Hubert Schmidt at his office at eleven o'clock because he was who I was assigned to. I was scared to death, and I found my way to his office. It was in an old brownstone, which are gone now, right around the corner from the Newark Museum and the Ballantine House. So, I went to see Hubert Schmidt.

Hubert Schmidt was a professor. He was older. He was close to retirement at the time. He was a professor of New Jersey history and American social and cultural history and American economic history. My job was to do whatever he asked me to do, which was organize his library, catalog his books. One of the things he asked me to do was to type up articles that he wrote for the *Hunterdon County Democrat*, which is a newspaper out here in Hunterdon County. Of course, I didn't know where Hunterdon County was at the time. He had originally written these columns in the '40s and '50s and he was recycling them and would mark them up, and then I would type them up and mail them into the newspaper. That was one of the things we did. I also typed up drafts of his book, including *Agriculture in New Jersey* with a whole chapter on fertilizers, which was another story. He was a terrific guy. We became good friends. I became his attorney. Years later, I executed his will and got to know him very well. I worked for him all four years. Even in the summers, I would stay home typing on my Smith-Corona. [Editor's Note: *Agriculture in New Jersey: A Three Hundred Year History* by Hubert G. Schmidt was published by Rutgers University Press in 1973.]

In 1986--he had died a number of years earlier--I moved to Hunterdon County. Now, here's Hunterdon County. I never really paid much attention to the western part of New Jersey. The first thing I did was subscribe to the *Hunterdon County Democrat*. It's a weekly. We started getting the *Democrat*, and I was looking, there was no history column. Nobody had picked up his history column. So, I wrote to the newspaper, and I said, "Hey, I used to work for Hubert Schmidt. I know about his column. I've read hundreds of his columns. I'd be happy to pick up that column, and I'll revise some of his stuff, of course give him attribution, and do some new stuff." "No." Then, four or five years later, I figured, "Hey, I'll try again." I wrote another letter. "No." Then, a couple years after that, I was a member of Copper Hill Country Club, and one day, I went out to play--I was by myself--and they teamed me up with a guy who was an executive of a company that had just bought the *Hunterdon County Democrat*. So, we're playing golf, and I went through the whole spiel, "I'd be happy to pick up this column." He said, "Oh, send me a letter." Three months later, off and running, I'm writing columns for the *Hunterdon County Democrat*, and I did that for about five years. There was a period where it was almost once a week. It became very taxing, actually, finding topics. Then, for a while, it was every other week and whatever it was. I wrote at least a couple hundred columns.

In the course of that, I knew that the Civil War regiments were filled by county, and so if a regiment or a company went into a battle and got decimated, they'd all be brothers and cousins and high school buddies. I went looking for information on that, and I found some books and that kind of stuff, but what I found was that there were two young men from Hunterdon County who went to the Army of the Potomac in 1861. What they would do is they wrote back letters once a week--one guy was almost every week, the other guy not so much--to what was originally the *Hunterdon Gazette*, and then, for whatever their reasons were, the *Hunterdon Republican*, which no longer exists, sold out to the *Hunterdon Democrat* in the '50s, they didn't go to the *Hunterdon Democrat* because that was a Democrat Copperhead newspaper. The *Republican*, obviously, was pro-Lincoln. So, they wrote these terrific letters. Then, while I was in between some of those spots there in 2004-2005, I thought, "Wow, if I could find every letter that they wrote, I could combine them, catalog them, and put them into a book with a narrative around them, so that people would know where they were and what they were doing, not just read the letters." I wrote a book on that while I was doing some of these other things. I took it to Rutgers Press because the editor of the *Democrat* had a friend who was the executive director of the Rutgers Press, a very nice lady. I forget her first name. It wasn't Maxine.

SI: Marlie Wasserman. [Editor's Note: Marlie Wasserman served as the executive director of Rutgers University Press from 1978 to 2016.]

DM: Marlie. Marlie Wasserman. You know her. A very nice lady. So, I took my book to Marlie. She was good enough to read it, and she got back to me and said, "Very nice, well written, but it's not for us." Okay, that was the end of that. Three months later, I get an email from Marlie saying, "Dominick, I just was contacted by Fairleigh Dickinson University." It was the 150-year-anniversary of the Civil War, I guess, '14. "They're looking for Civil War books, so I think you should take your book over to them and see if they're interested." I said, "Oh, thanks," and so I did. I took my book over to them, they read it, they said, "Oh, this a nice book. We like it, but it's way too long. You've got 101 letters in here. You can't do this. The narrative itself is not bad, but we can't." So, I said, "Well, wait a minute. I'll redo it, and I'll cut it down." That's what I did. I was hoping to print every one of the 101 letters. Some of the letters went on for pages. I took all that out, and I rearranged the way the narrative was set to match the letters. Sure enough, they printed the book. They published the book, and so that was how I got into writing for the *Democrat*. That's how I got into writing that first book. [Editor's Note: Dominick Mazzagetti is the author of "*True Jersey Blues": The Civil War Letters of Lucien A. Voorhees and William Mackenzie Thompson, 15th Regiment, New Jersey Volunteers*, published in 2011 by Fairleigh Dickinson University Press.]

Now, I mentioned to you before, I wrote a book when I was with Jamieson Moore called *Mortgage Banking Transactions*, but that was not what you call a page burner. I told Marlie that Fairleigh Dickinson was going to print that book and thanked her for it, obviously. I said, "You know, Marlie, there's another book I've always wanted to write, and I've kind of started it, but I haven't gotten it anywhere, which is the life of Charles Lee." I don't know if you know who Charles Lee is. He was second command to George Washington. She said, "Well, Dom, you go ahead. You write it, send me a few chapters." So, I sent to her a couple chapters. She said, "You go ahead, write it, and if when you're done, we like it, we'll print it," and that's what happened. That was *Charles Lee*. [Editor's Note: Dominick Mazzagetti is the author of *Charles Lee: Self Before Country*, published by Rutgers University Press in 2013.]

Then, that was finished just as Roma was selling RomAsia Bank, and so I was looking for something to do in 2013. So, I went back to Marlie, and I said, "You know, Marlie, I might be interested in writing another book." She said, "Oh, well, you know, Dom, give me a number of topics, and we'll look at them." I came up with five topics, one being *Robinson v. Cahill*, and wrote up a paragraph of each. I sent it to her.

One of them was the history of the Jersey Shore, and she said, "Dominick, the one I like the best here is the history of the Jersey Shore. I think that's the one you should do, and I think that you should apply to the New Jersey Historical Commission, which is having a competition for ten books for New Jersey's sesquarcentennial," 350 years. I said, "Oh, sure, why not?" She said, "Yes, but you need to fill out the application and give a sample of the book by next Friday." This was like ten days, and I said, "Oh, well, I'll see what I can do." So, I did that, and I got one of the grants. She was kind of involved with the historical committee because Rutgers ended up agreeing to publish the ten books, I believe. I got that grant, and that's how I ended up with that last book. So, that's how I got into writing books, writing history. [Editor's Note: *The Jersey Shore: The Past, Present & Future of a National Treasure*, by Dominick Mazzagetti, was published in 2018 by Rutgers University Press.]

SI: Yes.

DM: A lot of this stuff just kind of falls into your lap.

SI: Yes. I can see how the first book on the soldiers came about, but what got you interested in the others? What was your process for writing the Charles Lee and the Jersey Shore book?

DM: I hate to admit this, but I was fascinated by Fort Lee and I was wondering why a fort might be named after not Charles Lee but one of the other Lees. Then, I found out it was Charles Lee. Then, when I looked to see who Charles Lee was, it was a little bit confusing as to who he was and what he was all about. Then, I realized that Fort Lee and Fort Washington in New York were forts that were [on] opposite sides of the Hudson River and what the purposes were, and of course, they were both lost early on in the war, so they served no real purpose. Because of that, I had this fascination with Charles Lee.

Every time I would come across a reference to Charles Lee--especially in the early going, I had no concept of writing the book, and I was busy working and involved in campaigns and that kind of stuff--but every time I'd come across a reference to him, I'd hold on to the reference. This is how life deals with you. When I left NJM kind of unexpectedly, I had this time on my hands, and I had to keep myself busy or else I'd go crazy. I pulled out all my notes on Charles Lee that I had had, it was a folder somewhere, and it wasn't an awful lot. I started digging into other references of Charles Lee, who he was, and I found out that there actually had been no biographies of Charles Lee written. The original subtitle of that book was "The Forgotten Man" or "The Forgotten Revolutionary" or whatever. The only person who had written a book between 1856 and 2004--and I was looking at this--was Theodore Thayer, a history professor from Rutgers in Newark who shared an office with Hubert Schmidt.

SI: Okay, wow. [laughter]

DM: He must have been writing his biography, or his book was more on the Battle of Monmouth, and he called his book *Scapegoat of Monmouth* or something like that, the subtitle. He must have been writing that book in the '60s, when I was visiting him and Hubert Schmidt at their office in that brownstone. It's just so bizarre. I don't know how that happened, but that was the only book--for over a hundred years--the only biography of Charles Lee. I thought, "Hey, if I wrote this book on the Revolutionary War guys, I can write a book on Charles Lee." Of course, Marlie had expressed some interest in it, so off I went. That's really my favorite of the three books and the one I really have the most enduring interest in. [Editor's Note: Theodore Thayer, a history professor at Rutgers from 1947 to 1974, is the author of *The Making of a Scapegoat: Washington and Lee at Monmouth* (1976). Thayer passed away in 1981 at the age of seventy-six.]

The history of the Jersey Shore, "Give me five topics," and so I had to struggle to think of five topics. The history of New Jersey education, legal, was one. Another was who were the signers of the Declaration of Independence and the Constitution from New Jersey. That was another. There wasn't really much on that out there. That would have been a hard slog, and I forget what the other one or two were. I have the list somewhere. I've been going through some old stuff here because we're having some work done in the house, and I'm finding all kinds of stuff. I know I have it somewhere. That's how those three books came about, and they're all kind of semi-connected. It's just very weird. Theodore, Ted, [Thayer], yes, he was a nice guy. I'm sure he's long gone by now.

SI: Is there anything else that you would like to discuss or that I skipped over, any part of your life?

DM: Yes. I was president of an opera company at one point. I've been on a bunch of [boards]; in fact, I'm not sure I have a full list of boards. I'm currently on a number of boards now. I ended up with Marlie on the Rutgers Press Advisory Board, and at the same time, through some contact at RomAsia Bank, I ended up on the Rutgers Marines Sciences Board. They're the outfit that sent that underwater submarine …

SI: Yes.

DM: They did that either right before or around the time I was on that board. I knew nothing about it, but it was interesting. I learned an awful lot. I was on a bunch of other boards. The opera company board was not because I was interested in opera. It was because I was interested in generating clients when I was at Jamieson Moore. This opera company, which was out of Trenton, was looking for members, and I was looking for clients, so I said, "Sure." I ended up as president. It's still operating, although this pandemic is strangling it. I'm not on the board anymore, but I was on the board for a good while. There's a bunch of other boards I've been on and some interesting, some not so interesting. I'm not sure I can think of much more. I don't think there's anything more on the materials I sent you.

SI: You have talked about your family a little bit here and there. Do you want to tell me a little bit more about them as we close?

DM: If we covered this, you tell me, but my father was an Italian immigrant, came to New Jersey in 1914.

SI: Yes.

DM: He married, had four daughters. His wife died from an abscessed tooth in her thirties, I guess. It might have been the '30s. He then met my mother, and they married. She had two sons, my brother Dan, who's one year older, almost exactly, to me. We're all still living except for one of my sisters. I have a sister now who's ninety-three, another one who's ninety-one, another one who's like eighty-nine, and my brother's about my age. We're all still here in New Jersey. We lived in Newark. I lived in Newark until I got married.

My wife is from Plainfield, a big Plainfield booster. We have two daughters, Elizabeth and Leigh, and we have three grandchildren, two boys, Zachary and Alexander, nine and seven, and Helen, who is eighteen months. They're all here in New Jersey. My wife calls me and I claim myself to be a New Jersey chauvinist. I like New Jersey and I'm happy to be here. I've spent not too much time outside of New Jersey, three years in Ithaca, New York. I'm going up there next week for my 50th law school reunion, which should be fun. I spent a lot of time in Memphis when I was doing that one gig, that consulting gig. We have a place down in Florida. We spend the winters in Florida, in Naples, and that's been good for the last few years. I've got a bunch of nephews and nieces. Before the pandemic, we would see each other on a fairly reasonable basis, but all of us--my sisters are old--not that I'm not old, but they're a bit older, so we didn't see them much at all during the pandemic. That's the family. I may have missed something but not too much. Most of my extended family is long gone.

SI: Thank you very much. I appreciate all your time over the two sessions, and it has been really fascinating to learn about your life and the role Rutgers played in it particularly.

DM: Yes.

SI: When you get the transcripts, you might want to add more, or if you think of something afterwards, you can jot down a note and put it back in. For now, thank you very much, I appreciate it.

DM: I appreciate you doing this.

--END OF TRANSCRIPT---

Transcribed by Jesse Braddell 7/4/2022
Reviewed by Zach Batista 8/4/2022
Reviewed by Kathryn Tracy Rizzi 10/24/2022
Reviewed by Dominick Mazzagetti 12/6/2022