

‘Nothing’s more beautiful than watching a ball come off a bat.’

Marc Kramer, president of Commercial Deposit Insurance Agency, in the Lincoln Room at the Union League of Philadelphia.

Dell Poncet

Managing Editor- *Philadelphia Business Journal*

Marc Kramer is the restless sort, the kind of person who is called a serial entrepreneur. The author of six business books, started out young and hasn’t stopped yet.

What’s the mission of CDIA? To insure small business, nonprofit and trust accounts against cyber theft of funds. Essentially, we make sure that if a cyber thief steals an organizations’ user name and password, empties the account, that we provide the insurance to restore that money so the organization isn’t put out of business.

What makes you a serial entrepreneur, are you a risk taker? I am really risk averse, but my brain is always thinking of up new ideas and I like the creativity of starting ventures. I don’t get why business leaders who espouse wanting creative out-of-the-box thinkers really don’t want one when that type of person applies. If they did I would prefer a safe full-time job.

You started out young, when most kids are content doing stupid stuff. What was your first business endeavor? Bookmaker. I started betting friends and before I knew it I was making some very nice money. Unfortunately the principal got wind of my enterprise and made me an offer I couldn’t refuse, which was to predict sports for the school newspaper or be suspended. Not a good business decision looking back.

Baseball, with its mania for statistics, especially appeals to you, why? It is the history of the game and recognition that even modest achievements are amazing. For example, people thought former Phillie [Pat Burrell](#) was an average player, but he hit slightly less than 300 home runs and 1,000 RBI’s. Over 17,000 people have played in the majors and his numbers are in the top 1/10 of 1 percent.

[Frank Sinatra](#). A Jersey Italian kid who did all right for himself. You’re a huge fan. What about Sinatra made him cool? Sinatra had charisma, which is something you are born with. There wasn’t anything he couldn’t do professionally from singing to acting. He was way ahead of his time in supporting civil rights and he was a very generous tipper. Yes, I know he had a wicked temper, but he overall he personified class and dignity.

You love reading about the past, about history and world leaders. What fascinates you about that? I am inspired by their stories, which are never linear and always come with a certain amount of pain, personal shortcomings and their ability to overcome and achieve greatness. I am always looking to see if I see a little of me in these people.

If you could go back to any era in history, which would it be? I guess that would be the 1940s and ’50s. Americans believed that there wasn’t anything the individual or the country couldn’t do through hard work. We grew as a nation from children focused on ourselves to adults standing up to megalomaniacs like Hitler.

Here's your chance to pick your seatmate on a cross-country bus trip. Who would it be, and who would you LEAST want to be seated next to? I would buy a middle seat between presidential historian [Doris Goodwin Kearns](#) and [Malcolm Gladwell](#), the greatest business writer, period. As for the least, [Jimmy Carter](#), who I would want to push an ejector seat button because of how he played politics with the 1980 Olympics, which stole the dreams and hopes of our athletes.

If you could be anyone else who would you choose, I always say, one of the Beatles, I'd even take Ringo? [Ted Williams](#) was a once-in-a-century talent and a person who served his country not once, but twice, as a fighter pilot. He also was incredibly generous, putting relatives through college and raising money for a variety of causes.

When Hollywood makes the movie about your life, who will play you? [George Clooney](#). We are about the same age and height. Unfortunately, that is where the comparison stops, but that's Hollywood picking people we wish the real person could be. Realistically, it would be probably [Tom Hanks](#). A good everyman that is only remarkable by the fact that he cares more about others than himself.

BIO

Marc Kramer

Title: President

Company, city: Commercial Deposit Insurance Agency, Radnor, also executive director of the Private Investors Forum and oversee the Angel Venture Fair, which is the largest gathering of angel investors and entrepreneurs in the mid-Atlantic region.

Age: 52

Education: Master's in management from **Penn State University** and BS in broadcast journalism from **West Virginia University**.

Birthplace: Coatesville

First job: Sports writer for the Village News

Current residence: Coatesville

Family: Two daughters, — Ariel and Sydney Kramer.