

The Nineteen Seventies

The decade of the 1970s began much as the 1960s had ended, with a nation growing increasingly divided over the war in Vietnam. In 1970, American soldiers wiped out a Vietnamese village in the My Lai Massacre. Even though the shocking event served to add more voices to the demands that the U.S. get out of Vietnam, it would be nearly three more years before the war ended and Saigon fell to the Communists.

The nation's attention was temporarily diverted in 1972 by the Watergate break-in, which would turn into a huge political scandal and lead to the resignation of President Richard Nixon in 1974. Vice President Gerald Ford became our 38th president on August 9, 1974. He would be defeated by Jimmy Carter in his campaign for election. Carter, a Democrat, was sworn in as our 39th president on January 20, 1977.

Headlines in the 1970s would include the Soviet invasion of Afghanistan, the murders of Israeli athletes at the Munich Olympics by Palestinian terrorists, and the deaths of more than nine hundred followers of Jim Jones in the Jonestown Massacre, Guyana.

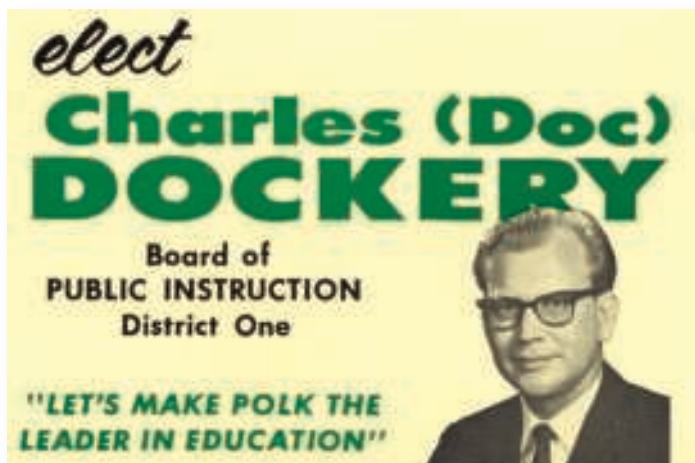
But there were plenty of positives in the 1970s, which would prove to be a decade of unparalleled technological advances. Inventions and developments included the microprocessor—the foundation of all computers—the CAT scan and MRI, ultrasound, the first home computer, floppy discs, bar codes, and an early form of e-mail. Forty miles east of my Lakeland home, Disneyworld opened in 1971. I purchased a condo in *The Mark*, a new building on Cocoa Beach, where we would welcome many visits by family and friends and create a host of pleasant memories. It was a perfect location for watching the powerful rockets blasting off from Cape Canaveral, sending our astronauts into space, and close enough that we could easily feel and hear the rumblings of the mighty engines. Later, from the condo, we would observe the launches of the space shuttle from the Kennedy Space Center as it headed into earth orbit to build an international space station.

For me, the 1970s would bring a cascade of significant events.

In January of 1970, I was appointed to the Polk County School Board by then-governor Claude Kirk. I had run for the office a year earlier and was soundly defeated by the incumbent, Seth McKeel, a friendly acquaintance of mine. I had no real interest in serving on the school board, but I ran because a friend of mine, Burt Myers, owner of Southside Cleaners, begged me to. I had switched from Democrat to Republican a few years earlier. At the time no Republicans held elective office in Polk County.

Burt was trying to get a few names for the Republican Party on the ballot. When I

told him I had no desire to serve, he reassured me. "Don't worry, you won't, you'll be defeated but I want you to help me build the party. We need a candidate." I agreed, then told Seth that I would be running and that I recognized I would not win and would be no threat to him. Seth never spoke to me again. He won, but before he could serve out his term he had a heart attack and died on the golf course. Governor Kirk,



My first run for a seat on the Board of Public Instruction, "school board." Advertising consisted of this lone business card.

whose campaign I had worked for, asked if I wanted the job. Thinking it over, I decided, sure, why not? And the pay was pretty good, more than \$5,000 a year.

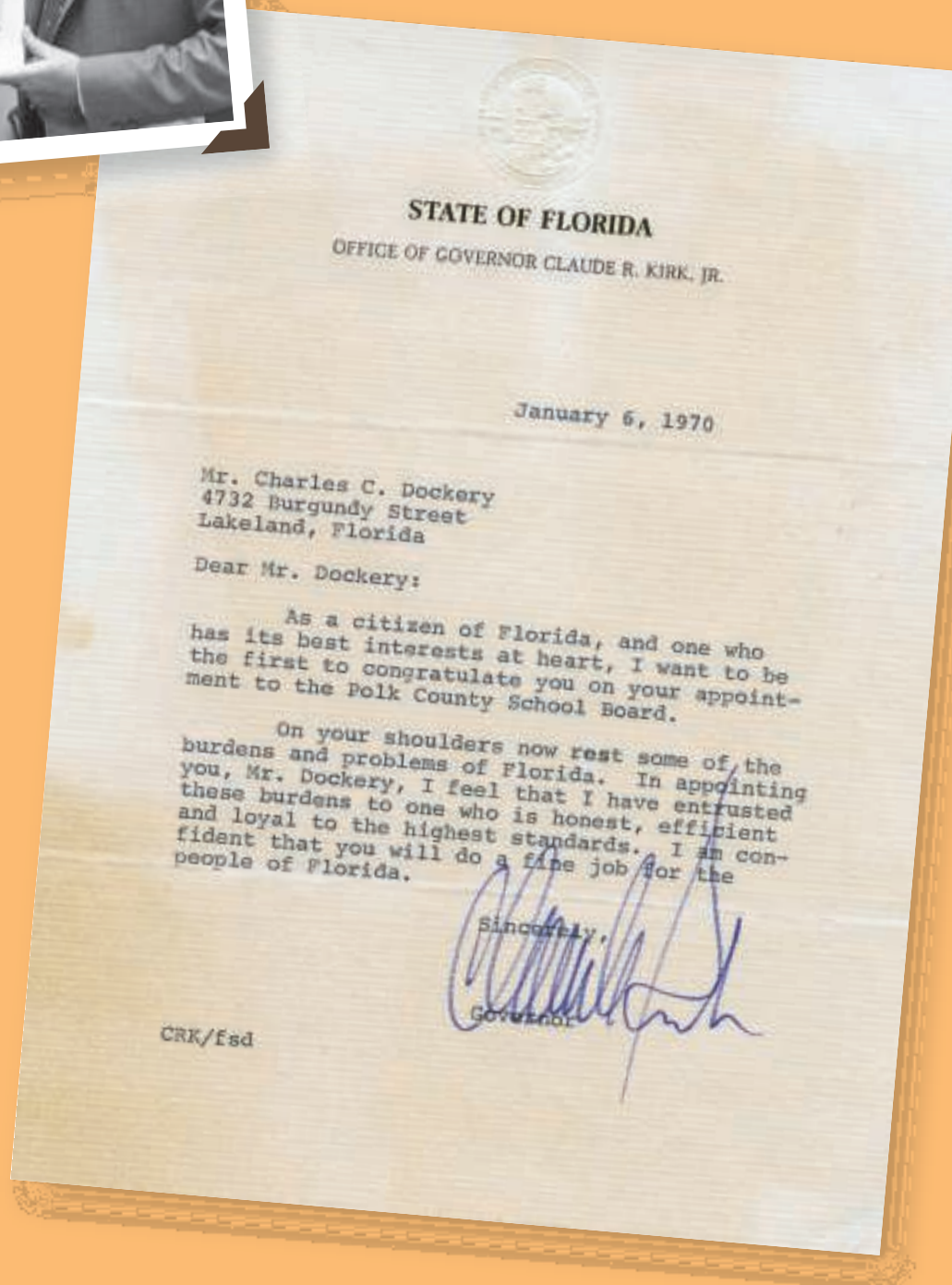
I decided I would give it my best, and serving on the board turned out to be a very satisfying experience. I got off to a good start by visiting every school in the county, something no school board member had ever done. The principals were happy to see a board member taking an interest in their work. So were the teachers. I ran again in 1971 and was again defeated, this time by Dr. Robert Buccino.

Working for the Roofing and Sheet Metal Contractors Association was going very well. We would later change the association's name to Florida Roofing, Sheet Metal & Air Conditioning Contractors Association, Inc. (FRSA), since many of the sheet metal contractors were in the air-conditioning business as well, and the new name would also



Hoot Gibson, chairman of the Polk County School Board, presents me with a Snoopy award as I end my service on the board. It is a spoof on my determination to watch out for the expenditure of taxpayers' money. The board was asked to approve a several-thousand dollar contract for the purchase of new globes. When I asked what was wrong with the existing globes we were using no one had a good answer, just that they wanted to upgrade them. I went to my dear friend John Clark, a principal in the system, and asked him where the two globes differed. He told me that the specifications for the new globes had been written to require a hole in the base so it could be mounted on the wall. He then confided that he believed it was a ruse to funnel money to a favored vendor. The subject didn't come up again until I left the board, when they purchased new globes. I was remembered as the "globe man!"

Letter from
Governor Claude Kirk, Jr.
on the occasion of my
appointment by
him to the Polk County
School Board.



allow us to enroll as members contractors who specialized in air conditioning only. Membership was growing every year. The trade show was on its way to becoming the second largest in the nation, just behind the National Roofing Contractors Association trade show. *Florida Forum* was also showing significant growth in advertising revenue, in which I shared.

During the mid seventies, I hired my brother, Ken, as membership director for the association. He had spent the last six months of his Air Force career in a transition program that allowed him to choose a career field to move into. He chose association work and became the membership director for the Louisiana Restaurant Association. Early in the seventies, Congress passed the Occupational Safety and Health Act (OSHA), which mandated safety standards for all industries, including roofing, sheet metal, and air conditioning. Regulations were promulgated and issued. The strictest were applied to the roofing industry, along with stiff penalties against employers who failed to adhere to the safety standards.

The act presented our members with a huge problem. OSHA could not give me an estimated date for the publication of the regulations, and enforcement began before they were made public. I hired a writer, and we put together an occupational safety handbook for our members based on the information we had. It was in huge demand, and we made the handbook available to the National Roofing Contractors Association, which in turn sold it to their members. For this effort, I was awarded the American Society of Association Executives (ASAE) Management Achievement Award in 1972.

In 1975 ASAE gave me its most prestigious and highest recognition for leadership in association work, the Key Award. By this time I was very active in the association and had been first elected to the board of directors, then elected vice chairman of the association. There were two vice chairmen; after a two-year term of office, one would be elected chairman of the association, headquartered in Washington, D.C. Before the election for chairman was held, I resigned as vice chairman to start my own business.

While I was serving as executive director of FRSA during some very rough economic times in the early to mid seventies, we submitted an application to the state to charter



*At a presentation in Honolulu,
I received the Grand Award for
Management Achievement from the
chairman of the board of ASAE.*



*ASAE President Jim Lowe presents me
with the most coveted Key Award for
outstanding achievements in association
management at an annual
convention in Atlanta, GA.*

the first commercial credit union in the nation. I was told that credit unions were for individuals, not companies. Fortunately, I had read the law and the rules governing the creation of credit unions in Florida and asked the authorities, "Where in the rules or the law does it say that companies cannot form credit unions?" Their answer was, "Well, we've never done it before." Our application was approved. This happened during a time when interest rates were skyrocketing to 20 percent, and bankers were reluctant to loan money to construction companies during bad economic times.

It was during this decade that the Florida Construction Industry Licensing Board was licensing the roofing, sheet metal, and air-conditioning contractors, the result of the association's request following an intensive lobbying effort. The Florida Home Builders Association and the General Contractors Association fought against this move because they wanted to continue to do their own roofing, sheet metal, and air-conditioning work with no one looking over their shoulders to see whether they were using qualified people. Certification involved testing for general business knowledge and knowledge of one's trade.

A couple of years earlier the association had developed its own certification program, including textbook materials and regular testing. We asked the Construction Industry Licensing Board to recognize our voluntary program of certification as meeting the state licensing requirements. They did, with plaudits to the association for its more comprehensive and rigorous program. Ken, who had been an instructor in the Air Force, was a big help with the certification program.

By this time I had hired a very dear friend from Nissen Advertising, Tom Petcoff, to be my assistant. While at Nissen, he had helped me plan and publicize our conventions and trade shows. Steve Munnell, a recent journalism graduate, was hired as editor of *Florida Forum* magazine. I had by now transitioned from working for the association on a fee basis to working as a salaried employee. The new arrangement was a better deal for the association and a good deal for me. Everything was going very, very well.

Early in 1974, we experienced a shortage of asphalt for our roofing contractors because of Florida's notorious oil spill law—we were receiving less than 35 percent of

our usual supply. Producers were leery of sending ships into Florida's waters because of the law, which imposed unlimited dollar liability on Exxon and our other suppliers should an accident cause a spill. The law made the oil carrier responsible for any spills caused by an act of God, an act of war, or an act of the state or a third party, in addition to their own negligent acts.

For example, if a law enforcement boat were to ram an oil barge and cause a messy spill, under Florida law it would be the innocent barge owner rather than the state who would be charged unlimited amounts of money to clean up the spill. State law was explicit: "State interests outweigh any economic burden imposed by the Legislature upon those engaged in transferring pollutants and related activities."

*“Florida’s
notorious oil
spill law.”*

With an aggressive lobbying effort, we and other interested parties got the law changed to include a “no fault” solution by creating a special oil spill trust fund. The arrangement was funded through a per-barrel petroleum tax on all petroleum products entering the state. The trust fund is still in operation today, despite the fact that the legislature routinely raids it to transfer money to the general revenue budget.

Another huge problem for our members was the high cost of workers' compensation, mitigated to some extent through our own self-insurers fund for workers' compensation. However, the courts were continually expanding the scope of the workers' comp law, which resulted in higher premiums every year. For example, injured workers who had been paid a lump sum for being permanently and totally disabled were going back to work and claiming additional injuries, for which they demanded permanent and total dismemberment benefits for a second and third time.

Workers' compensation benefits were being paid to people in jail. One such employee was in jail for burglarizing a church. In another case, a state agency charged with enforcing Florida's laws approved a \$10,000 workers' compensation claim in which an off-duty agent was hurt during a weekend drinking tour of taverns. The agent had wrecked his own car going seventy-five to eighty miles per hour, according to the highway patrol. In another instance, a judge ruled that an employee who had left a job

site, walked across the street, sat down under a coconut tree to have lunch, and was injured when a coconut fell on his head had a job-related injury and was therefore entitled to workers' comp benefits.

With the help of Duane Bradford, a highly qualified and skilled investigative reporter I hired, these abuses and others were investigated by Bradford and reported in a series of articles under the direction of Steve Munnell, editor of *Florida Forum*. Bradford had previously worked with the *St. Petersburg Times*, the *Tampa Tribune*, and Florida

newspapers owned by the *New York Times*. The articles were compiled in a book titled *Who's Killing Workers' Compensation?* published in 1977.

The trial lawyers representing workers who continually abused the system went crazy.

That fall at the Florida Bar Association's annual meeting, I was given an award for our work in exposing workers' comp abuses. The award was presented by former governor Leroy Collins, who headed the committee charged with selecting someone to honor. When I received the news that I would receive the award, I was astonished. We had submitted the award application as a joke, never imagining that the people we were exposing as the bad guys would honor us

for it. When the announcement was made that I would receive the award, the president of the bar association and several other attorneys got up and walked out of the convention hall. I got a good chuckle out of that one.

My one big disappointment during the seventies was that I enrolled in a master's in business administration program at Florida Atlantic University, attended classes for three years, and failed two of my four comprehensive examinations. The program was five weeks each year, eight hours a day, with assigned homework that took up to six to eight hours each evening. It was created by Florida Atlantic and the ASAE for



experienced executives. Except for my statistics course, which was not included in the comprehensive exams, I made straight As in my class work.

After the exams, I went to my professor-advisor, told him I had failed two of them, and said, "I'm bewildered. How could this have happened?" He said, "Let me get your comps and read them." Afterward he called me. "Doc," he said, "your papers were graded by other graduate students in the regular MBA program. The problem is you put your business background experience into answering the questions. What they were looking for was regurgitation of what you had been taught from the textbook. You went way beyond that and did an excellent job." He went on to explain, "They just couldn't comprehend your answers. It was beyond their experience. If your professors had been grading with letter grades, you'd have gotten an A+ on all of them."

Previously, the comps had been graded by the professors. Students in the regular MBA program were jealous of the Executive MBA program and they were very severe in their criticism of it. To blunt their criticism, the university agreed to let graduate students in the regular program grade our papers. My professor told me he wanted to appeal the grading and have other professors assist him who had experience beyond just getting a doctorate and teaching. We set a time for me to get back with him. Unfortunately, two days later his male live-in partner committed suicide in front of him. He was so devastated that he took a leave of absence from the university. I didn't appeal and rationalized that decision by saying to myself, "I came here for knowledge and I got the knowledge. To heck with the degree."

It was 1977 and I had been with FRSA for sixteen years. At a fall 1976 board of directors meeting, I asked the board members to commence funding a pension plan for me. The response was, "You make a lot of money now. Start saving some of it." Their tone was not mean, but more like they were joking around with the subject. My relationship with the directors was still very, very good. But as time passed, I thought that maybe I should move on.

In the spring of 1977, I announced to the board that I intended to resign my job in six months. That was plenty of time for them to find a new executive vice president.

Actually, I had already started grooming my assistant, Tom Petcoff, for the job. He had been with me several years and was well qualified to take over as executive vice president. There was a moment of stunned silence before one of the directors said, “We’re not going to accept your resignation.” That brought on a lot of laughter.

“*I tell FRSA I’m resigning.*”

It wasn’t long before I got a call from my friend and a former president of the association, Charlie Raymond, asking me to come to Miami, where he lived, to discuss my announcement. When we met for lunch in Miami, he brought along a couple of other members from the area. Charlie was a rough-talking, straight-shooting guy. He’s the one who told me at the ’76 board meeting to start saving money. As was his custom, he wouldn’t let anyone give us a menu until he’d had about three martinis, insisting that others drink right along with him. Then he got to the point quickly. “Dockery, everything’s a matter of money. How much do we have to pay you to stay with us?” I would not give him a figure because I’d already made up my mind to leave the association. The discussion about an increase in salary continued until lunch was over.

We sat through two more martini lunches during the summer. At our third meeting, Charlie was offering to nearly double my pay. He had been given authority by the board to pay me whatever it took to get me to stay. At the end of our third meeting, I said, “No, Charlie, I’ve made up my mind to leave.” He shouted to me that I would “regret this forever.”

My resignation began to resemble a bitter divorce, with board members taking my side or Charlie’s. Things really got rough at a fall board meeting on Marco Island. Charlie and another board member started making remarks suggesting that I might be stealing from the association. Another board member stood and said, “We’ve got to have an audit to see if all the money is there.” Shucks, we had an independent audit every year, at my suggestion. It got brutal. Three members of my staff—Tom, Steve, and Ken—led by Tom, stood up and announced that they were resigning effective immediately. This would be my last board meeting. My six-month’s notice was up.

Steve changed his mind about three weeks later and was hired as executive director. The headquarters of the association was moved from Lakeland to Orlando. They

conducted an audit, which of course showed that everything was just fine. Steve did a good job for the association and retired sometime around 2005 with a liberal pension plan. Tom got a job with a friend of ours, Bob Noojin, in the sales department of Eagle Roofing, and Ken went to work for a Tampa Bay construction association.

Around that time, world headlines were dominated by the death of Elvis Presley and the subsequent investigations and retrospectives. I gave it all little more than passing notice, since I was working on my next career move.

While I was at FRSA, Jon Shebel, president of the Associated Industries of Florida (AIF), had urged me to leave the association and start a self-insurers fund for AIF. Now, I agreed. We intended to kick it off January 1, 1978. Jon had seen how a well-run self-insurers fund could boost an association's membership and coincidentally provide a source of money for the association to pay its executive more and to hire additional staff.

*“AIF wants
workers’
comp fund.”*

AIF membership consisted of about 120 of the largest companies in Florida, including Publix Supermarkets, Florida Power & Light, Commercial Carrier Corporation, and Lykes Brothers. A lot of the members were individually self-insured and didn't have a problem buying workers' comp insurance. The board of directors was not enthusiastic about having me or anyone else start a self-insured program for the association.

As their lobbyist, Jon was probably the most influential person in Tallahassee with members of the Florida Legislature. He would never disclose how many members he had, leaving individual legislators to believe that he represented a couple of thousand employers. Jon wanted to make this perception a reality and was convinced that I could do it for him through a workers' comp self-insurers plan. And with more members, he would be paid more.

Meeting after meeting went by during the fall and winter without any authorization for me to start up a fund. I began to worry. As a backup, Tom, who was still working for Noojin, and I were soliciting business from small-trade associations to handle their affairs on a contract basis. It wasn't long before we were representing about six small-trade and professional groups. Even though we were living off our savings and borrowed money,

we had enough cash coming in to pay for a secretary. We even created an association for a health insurance broker in Tampa through which he would sell health insurance policies. That gave him a legitimacy that he didn't otherwise have.

Soon after that, the health insurance broker invited me to go to Grand Cayman with him to meet his reinsurance carrier. I did and confirmed to his reinsurance carrier that I had formed a trade association for him and that it was up and running. I didn't know it at the time but his reinsurance carrier would later become a valuable contact for me.

Finally, in February, Jon's board gave me the go-ahead to create the Associated Industries of Florida Self-Insurers Fund. The start-up date was April 1, 1978. I would use the name of a company that I had previously used to buy, sell, and rent condominiums, Summit Consulting, Inc. Tom was now working full-time with me. I offered to sell Tom, Steve, Ken and my banker, Howard Vaughn, some of my stock in Summit. Tom and Howard took me up on the offer and became minority shareholders.

The contract with AIF gave me authority to pretty much set up the fund as I saw fit. I contracted with my good friend Bill Dorminy to provide claims management service. He also helped me get a reinsurance contract with underwriters at Lloyd's of London that would protect the fund against any losses exceeding 65 percent of premiums. Later, I would become a risk-taking, underwriting member at Lloyd's.

Tom and I went to work signing up members for the fund and for AIF. I picked five trustees, the number we were required by law to have, to function much like the board of directors of a company—Paul Mears, Mears Transportation of Orlando, our very first member; John Gray, Dura-Stress Corporation of Leesburg; Bob Siegel, Siegel Oil Company, Miami; Bob Noojin, a friend from my days with FRSA, who was president of Eagle Roofing and Sheet Metal in Tampa; and Greg Branch of Seminole Feed, Ocala. Greg and I became the very best of friends and have hunted quail, pheasant, and duck together ever since.

We were off and running at full speed. By the end of the year, we had sold well over \$2 million worth of workers' comp insurance and had added more than three hundred members to AIF's membership rolls.

When the directors of one of Jon's rival associations, the Florida Retail Federation, saw what we were doing for AIF, they approached me and asked if I would start a self-insurers fund for them. I was very excited. I called Dorminy to see if he would help me buy reinsurance and if he was interested in handling the claims work. Dorminy wanted to know why I wanted to start another fund when I had just started one and was doing well with it. I told him it was the same reason that he was handling claim services for several Florida funds. I wanted to grow the business. He declined to help with the reinsurance which was a surprise and a big blow to my plans.

That started a scramble to find someone to reinsure a Florida Retail Federation Self Insurers Fund and someone to handle the claims service. After several attempts with U.S. insurance companies to get someone to provide reinsurance, I finally found someone willing to listen at Insurance Corporation of North America (INA) in Atlanta, Georgia. INA was writing excess workers' compensation policies for individual companies, something akin to reinsurance for a fund. They were writing these policies on a specific occurrence basis which meant that they would pick up any losses on a specific accident occurrence excess of some agreed amount that the company would retain and pay.

After several meetings with my contact, he agreed that they would write specific excess or reinsurance policies for a fund providing it would retain the first \$250,000 of any losses on an occurrence basis. My contact was not interested in providing aggregate reinsurance which would pay for losses in the aggregate that exceeded a predetermined percentage of the premium which would be collected from the members of the fund. Usually this amount would be seventy percent of premium which the fund would use to pay for losses and if there were any losses in excess of seventy percent of premium, the reinsurer would reimburse the fund for those losses.

Several meetings later he said that he had convinced his supervisors to write the aggregate policy provided that we could get someone to reinsure them. This is called a retrocession. I told my contact that I thought I had someone who would do that. I quickly made contact with the reinsurance carrier for the health insurance broker. He

said yes he would do it. Everything was in place for a January 1, 1979 start up date except finalization of the aggregate reinsurance contract. The Cayman reinsurer sent me a copy of their retrocession contract which I forwarded to INA. It didn't look very professional, with misspellings and erasures. That was before the days of computer generated letters and documents.

When my Atlanta contact received the retrocession agreement he told me that his superiors were now insisting on a bank letter of credit from the Cayman reinsurer guaranteeing that it would pay for any claims made against INA by the self insurers' fund. My Cayman contact says no problem, that he would get the letter of credit off to me right away. Days and more days went by. It was almost Christmas and the end of the year. My Cayman reinsurer promised that he would get it to me before Christmas. I wound up in a cargo terminal in Miami International Airport on December 23rd waiting for the letter of credit to arrive from a bank in Tortola. Thankfully, it arrived but, disappointingly, it had the same unprofessional appearance as the earlier reinsurance contract. A day or two after Christmas, I contacted a friend of mine who was the president of the American Bankers Association and asked him to check out the bank in Tortola. Bottom line was that he couldn't find that they had any assets.

Back to Atlanta. By this time INA, which owned a claims management service, had warmed up to the idea of reinsuring the fund if we would pay them to handle claims. I agreed that we would. Now, my Atlanta INA contact had vested interest. However, when I told him that the bank didn't seem to be fully funded, he said, "Well, okay. We'll do it if you agree in writing that Summit will pay for any claims made against the reinsurance policy being written by INA if the Cayman reinsurer would not make payment." I agreed. We started writing business for Florida Retail Federation Self Insurers Fund on January 1, 1979. And, yes, Summit ultimately had to reimburse INA about \$100,000 in claims which the fund had made against the INA policies.

Summit was on a roll. I had gotten a lot of help from many friends and my former wife, Dene. We had divorced in 1976 and still owned our house together, 50 percent each. She was kind enough to allow me to take out a second mortgage on the home

to help finance start-up costs.

Our first location was a one-room office in a single-story brick complex across from Publix at Grove Park on Highway 98 South. The next location was in a building across the street from Lime Street School. But before long, we outgrew that three-room office and moved back to the complex across from Publix, where we occupied a suite of five rooms. We were soon bursting at the seams with new hires, and it was apparent that we badly needed more space to grow. I owned ten acres of land off A-Z Park Road (later renamed Commerce Point Drive), and there I built the first building in what would become a beautifully landscaped Summit complex of ten buildings with more than 110,000 square feet of office space. It felt wonderful to have our very own permanent location at last.

While I was with FRSA, I had patronized an office supply store owned by Wendell Watson, with whom I had served on the school board. When I told him I was starting up a new business, he agreed to provide me with office supplies and said, “Pay me when you can, Doc.” Wendell later sold his business, and out of loyalty to him I continued to do business with his successor for many years. Royce Yates, owner of Poor Richard’s Print Shop, agreed to the same arrangement for all my printing work. I still do business with Royce. It took me about eighteen months to get onto a current-pay basis with Wendell and Royce.

*“Pay me when
you can, Doc.”*

Other than the pain of the divorce with Dene and the loss of Auntie, who died in a nursing home in August of 1977, the seventies were happy, generous times. I have to admit that I never had a grand career plan. Because I grew up relatively poor, my only plan was to make enough money to live comfortably.

Looking back on the seventies, I realize that the decade served as the setup for the rest of my business career. Little did I know in 1970 that becoming an association executive would ultimately propel me to create what would become a major provider of workers’ compensation insurance in several states and to form reinsurance companies in Bermuda and in Grand Cayman.

Scrapbook From The Seventies



That's me on the left with my dear friend and longtime secretary Ruby Jones at an FRSA convention where she received an award for her valued service.



Members of the board of directors of the Florida Society of Association Executives and I arrive in Managua, Nicaragua, sometime in the mid seventies for a convention location inspection. At the time I was serving as president of the association.



*Dene and me with First Lady Pat Nixon in about 1971.
She was in Tampa to be with Republican leaders from Lakeland and Tampa Bay.*



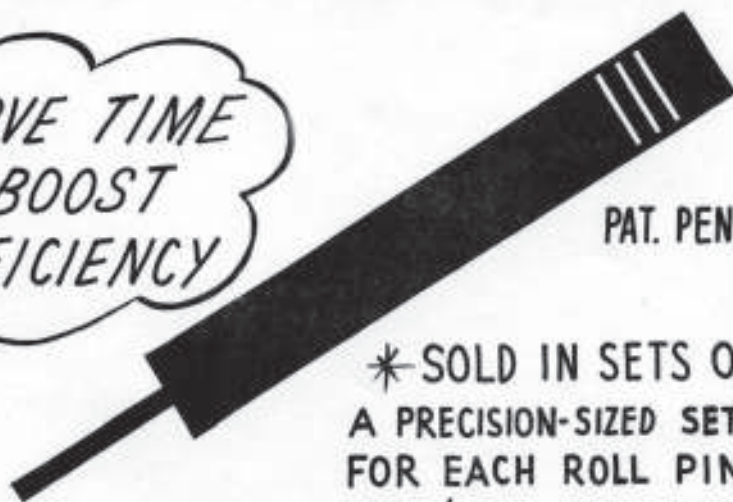
*Senator Ed Gurney and me
during an early 70s
fundraiser for him in Orlando.*



*Gilbert Waters, president of the
Associated Self Insurers of Florida
presents me with an award,
Self Insurer of the Year 1975.*

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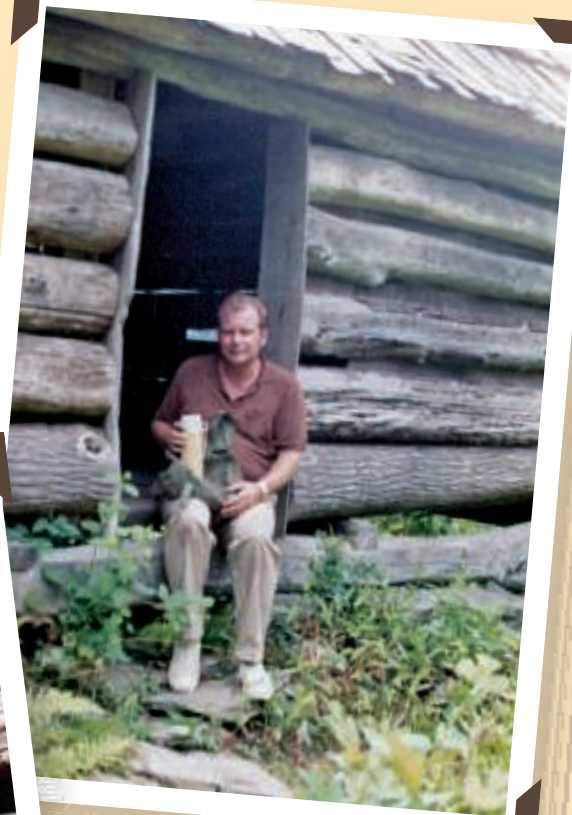
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In the early 70s, an office equipment repairman working on typewriters, adding machines and cash registers came to me with a "great" idea. He used tiny pin screws to make repairs. The problem was in getting them to their proper places (holes). He and I developed a magnetized roll pin setter sold in sets of four, one for each size roll pin. We displayed the product at an office supply trade show in Chicago. The pin setters were enthusiastically accepted by the industry. We lined up Ames Supply Co. to be our nationwide distributor. At the same trade show, new computerized office machines were being introduced which would soon kill the market for mechanically operated office machines. A great product came on the market ten years too late. We made a few dollars, not much, before the demand for the roll pin setters vanished entirely.



Enjoying a break at the Caudill Cabin way down in the valley at Doughton Park, North Carolina. You can see the cabin from Wildcat Rock at the top of the mountain. For several hundred yards there was a poorly marked trail leading down to the cabin. It soon disappeared and we continued through the woods populated with dense thickets and briars. The trip down took about an hour and a half. Climbing back up to Wildcat Rock took nearly two and a half hours.

While inside the cabin, Carl carved his name on one of the logs which formed a wall.



One of the perks I enjoyed working for the Florida Roofing and Sheet Metal Contractors

Association was their annual trade visit to examine how their craft was being employed in other parts of the world.

This trip to Germany, Italy and Switzerland was one of the first.

Here are Carl and Dene with part of the group.



Carl tries skiing on the slopes of the Zugspitze, near Garmishe-Partenkirchen, Bavaria, Germany, during the FRSA study tour.



In the late 70s, Michele, Carl and I visited the Kennedy Space Center on Florida's east coast near Cocoa Beach.



Michele and Carl visiting me at Boca Raton where I was attending Florida Atlantic University, studying for my master's degree.



Laura Quets, one of Michele's best friends, and Michele get a big hug from Mickey during a visit we made to Disney World. Lots of fun for them and for me watching them have a great time.

*Here we are on Waikiki Beach
with Carl's girlfriend,
Michelle, and our friends'
daughter Casey Petcoff,
standing in front of Dene.*



*1979. Michele is learning
to surf board off Waikiki
Beach, Hawaii.*

*Carl is learning as well.
It was fun to watch them.*



*Michele at the
Holiday Inn
swimming pool on
Seven Mile Beach,
Grand Cayman.*



*Michele and me returning
from a snorkeling trip in the
Caymans, her favorite
playground.*



*Michele snorkeling
off Seven Mile Beach,
Grand Cayman.*



Michele on block three at a Lakeland Yacht and Country Club (LYCC) Saturday morning swim meet. For many, many Saturday mornings during the summers I delighted in watching Michele and Carl compete. When they were not swimming at the LYCC we were at other meets scattered throughout the Tampa Bay area.



Michele and Carl tubing at Wild Country Safari, Disney World.



*Michele at Christmas
time on Burgundy Place
admiring her new bike.*



*Carl on block two at a yacht
club swim meet.*



*Christmas at Burgundy Place was
always a happy time.*





Carl, Michele and her buddy from next door at Mom and Carl's North Carolina home in Jonesville. Playing in the snow was fun for everyone.



Michele and Carl with Papa York in North Carolina.



My first western hunt for elk and deer came in 1974 when two friends invited me to join them for a hunt in Wyoming out of the Cross Mill Iron Guest Ranch. We spent one night at the lodge then left on horseback, about a five hour trek to a hunting camp. From there we hunted for two days and then moved on to a tented camp, six hours on horseback into the Wind River Mountain Range. Here I am at the corral located at the first hunt camp. After two days with a not-so-cooperative horse (he kept trying to brush me up against trees), I learned that this was his first hunting trip. Previously, he starred in local rodeos as a bucking horse.

At the second camp one of my chores was to split wood for the stove and open camp fire.



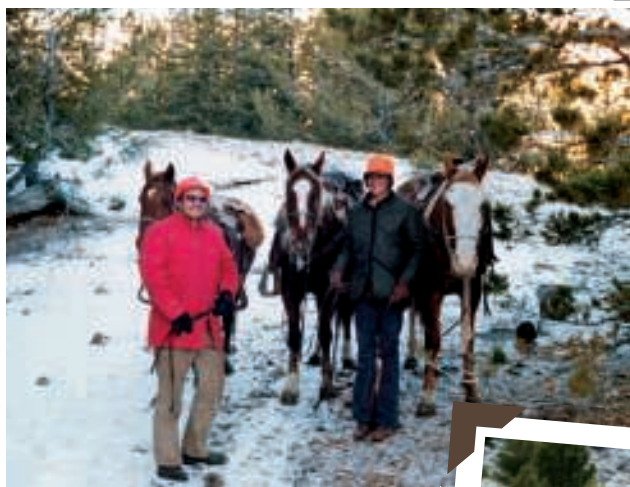
On horseback on top of a mountain range. I had been told that it was so quiet up there that you could hear the silence ringing in your ears. True, what a wonderful, peaceful place.



I missed out on getting an elk but here I am with a nice mule deer with a reasonably good rack.



Three years after my first hunt in Wyoming, Carl was old enough to get a hunting license so he joined me for another hunt in 1977. The hunt was much the same as in '74, one night in the lodge, two nights at the first camp in a hut, and then four nights out in the tented camp. Here's Carl with our guide and cook who prepared our meals at the first camp. She came with us one day when we were hunting out of the first camp.



Carl and me hunting out of our tented camp.

Carl with his mule deer.



On vacation in the late 70s with friends at Big Sky, Montana. The trip was arranged by my good friend and travel agent Jim Huddle on the right. For the weekend, I became one of Jim's "travel agents."



In Manila, the Philippines, for a board of directors meeting of the American Society of Association Executives (ASAE). President Marcos discovered that one of our board members was friends with one of his best buddies from WWII and he made the presidential yacht available to us. Here we're having lunch aboard the yacht.





*The Inaugural Committee
requests the honor of your presence
to attend and participate in the Inauguration of
Richard Milhous Nixon
as President of the United States of America
and
Spiro Theodore Agnew
as Vice President of the United States of America
on Saturday the twentieth of January
one thousand nine hundred and seventy-three
in the City of Washington*

*An invitation to attend the inauguration of Richard Milhous
Nixon as President of the United States of America.*



That's me posing a question at a White House briefing during President Ford's administration. I was honored to be invited to several White House briefings during the years of Presidents Nixon, Ford, Carter, Reagan and George H. W. Bush.

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western union

Mailgram



FEB 28 1975

CHARLES C DOCKERY, EXEC VICE PR
FLORIDA ROOFING, SHEET METAL AND
AIR CONDITIONING CONTR ASSN
P O DRAWER 988
LAKELAND FL 33802

FEBRUARY 27, 1975

ON BEHALF OF PRESIDENT FORD I WOULD LIKE TO INVITE YOU TO A BRIEFING AND RECEPTION AT THE WHITE HOUSE BEGINNING AT 3:30 P.M., MARCH 6. FOLLOWING THE BRIEFINGS, THERE WILL BE A RECEPTION AT 5:00 AT WHICH THE PRESIDENT WILL GREET YOU AND YOUR COLLEAGUES IN THE AMERICAN SOCIETY OF ASSOCIATION EXECUTIVES AND THE U.S. CHAMBER OF COMMERCE.

PLEASE RESPOND BY TELEGRAM TO JOHN VICKERMAN AT THE WHITE HOUSE WHETHER OR NOT YOU WILL BE ABLE TO ATTEND. UNFORTUNATELY WE WILL NOT BE ABLE TO ACCEPT SUBSTITUTIONS. AT THE SAME TIME THAT YOU ACCEPT, PLEASE SEND YOUR DATE OF BIRTH, PLACE OF BIRTH, AND SOCIAL SECURITY NUMBER. SINCE TIME IS SHORT, WE ASK YOUR IMMEDIATE REPLY.

IT IS REQUESTED THAT YOU ENTER THE WHITE HOUSE BY THE NORTHWEST GATE AND HAVE A FORM OF IDENTIFICATION WITH YOU. WE LOOK FORWARD TO SEEING YOU ON MARCH 6TH

WILLIAM J. BARCODY, JR.
ASSISTANT TO THE PRESIDENT

21:41 EST
HGMORLT HSB

An invitation from President Gerald Ford to attend a briefing and reception at the White House, 1975.

Bill Gunter
STATE TREASURER
INSURANCE COMMISSIONER
FIRE MARSHAL



MAY 23 1977

Office of Treasurer
Insurance Commissioner
STATE OF FLORIDA
TALLAHASSEE 32304

May 17, 1977

Mr. C. C. Dockery
Executive Vice President
FRSA
Post Office Drawer 988
Lakeland, Florida

Dear Doc:

I was sorry to see in the latest issue of the Florida Forum that you will be leaving the FRSA, but glad to hear that you'll be devoting more time to insurance.

The association has prospered under your leadership, and I doubt it can be quite the same without you. Your new venture sounds challenging, however, and I want to personally wish you the very best. Please let me know whenever I can be of assistance to you.

Sincerely,

Bill
BILL GUNTER
State Treasurer and
Insurance Commissioner

BG/Rn

*You'll soon be an "insurance
executive"!*

A letter of congratulations from Florida State Treasurer and Insurance Commissioner Bill Gunter.

THE WHITE HOUSE

WASHINGTON

January 14, 1978

To Charles Dockery

At this crucial time in our history, I am seeking the support of America's leaders in business and the professions for an initiative that I feel is of the utmost importance to our country. I know of your personal interest in government, as evidenced by your presence at the White House last year.

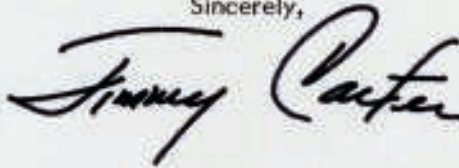
I strongly believe that the Panama Canal Treaties are fair and equitable, and that they are essential to assure the continued effective use of the Canal for American commercial and security needs.

But I think many Americans do not understand exactly what the Treaties do. Recent nationwide polls indicate that most Americans would support the Treaties if they understood that our country retained the right to defend the Canal and keep it open to ships of all nations. Some editorial comment and many letters we receive show confusion on this issue. As you know, the Treaty of Neutrality gives us that right, and the recent Statement of Understanding declares the clear intent of both signatory nations to uphold that right of the United States forever.

It is essential that the American people be given a full, factual explanation of the new Treaties, so that they understand the true effect. Along with members of my Administration and many other distinguished Americans, I have undertaken this task of explaining the Treaties to the people. I believe they will support the Treaties proudly once they fully understand the language. I urge you to join me in this effort. Help us lay the facts before the public so that, as we approach the final decision in the Senate, our Nation can unite in understanding and goodwill on this important issue. I have enclosed informational material you might find helpful.

I ask this of you in what I truly believe is our highest national interest. I need your help.

Sincerely,



Mr. Charles Dockery
Post Office Drawer 988
Lakeland, Florida 33802

JAN 16 1978

A letter from President Jimmy Carter asking for support of his Panama Canal Treaties in 1978.



Members of the board of directors of the Florida Roofing, Sheet Metal and Air Conditioning Contractors Association and me are standing next to Florida Senator Lawton Chiles in his Washington, D.C. office in the late 70s during our annual legislative visit to Capitol Hill. That's me, in the back row, second from left.