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**Mark I. Greenberg:** This is Mark Greenberg, and I am the director of the Florida Studies Center and its Oral History Program at the University of South Florida in Tampa, and today is July 10, 2009. I have the pleasure of being with George and Debbie Baxter at their home in St. Petersburg [Florida] for the purposes of conducting an oral history interview. Thank you so much for allowing me to come into your home today on a beautiful July day, with a gorgeous view of the bay.

**George J. Baxter:** It's wonderful to have you at our home, Mark.

MG: When we start an oral history interview, when I'm conducting kind of a life oral history interview. I like to do things chronologically. So, I wanted to ask you a little bit about your formative years. Can you tell me, please, where you were born and when you were born?

GB: Very good. Born in 1943, in the Bronx in New York City, and was raised in Pelham Manor, Westchester County, just outside New York City.

MG: Nineteen forty-three, obviously, is an important period in American history. The war [World War II] is going on. You're two years old when the war ends, but in terms of your memories of the 1940s, of that period, do you recall or have memories of what life was like in the New York area in the forties [1940s], in those very early years?

GB: Somewhat, Mark. People were getting over the war, where there had been shortages, food lines, disruption of occupations. My father was an attorney, but was working in one

of the shipyards in New York. People were just getting back to where they hoped to go for the future, but, I think, seeing a lot of opportunity for the future. There was great optimism. And people certainly came out of that war with great determination with what the future of America could be.

MG: Did you have siblings—do you have siblings?

GB: I have an older sister and a younger brother.

MG: What do you remember of those early years and your relationship with them? Were they many years older than you?

GB: [My] sister is a year and a half older, brother is four years younger. We were not particularly a close family. We didn't gel as a team, as I think our family has. So, we weren't terribly close, but we certainly functioned as a family.

MG: In the forties [1940s], I guess by—born in forty-three [1943], by 1950, I guess you're ready to start going to school. Where did you go to school? And even before school started, was there education at home, formal, or informal? Do you remember stories, learning to read, learning to write, and the role that your family played? And then, talking about early schooling and the role it played in, sort of your form—those very early educational experiences.

GB: Well, I think my father did value summertime. Wintertime he worked long hours, but summertime, our life did focus on a country club in Westchester. And we did have a cabin cruiser [boat], so we were able to get away. And those were very memorable years. We had relatives out on Long Island [New York], and we could sail out to Huntington [New York] or Port Jefferson [New York] and walk to their homes through the woods, which you can't do today. Those were happy years, for sure, and, I think, some good sharing years.

MG: Do you remember early hobbies? Were you a reader as a kid? Did you have particular hobbies as you were—before, say, age twelve, those early years when you're in grade school? What were the things—how did you spend your pastime?

GB: Well, I did play tennis somewhat, certainly did some reading, and probably fantasizing, as children should.

MG: (laughs) Were you a reader?

GB: Not as much as Debbie was. Debbie became the English major, I became the economics major.

MG: (laughs) Where did you go to school? Was it public school, private school?

GB: Started off in the Bronx, and then, starting in fifth grade, we moved to Pelham. Went through the Pelham High School and from there, then, off to Denison University in Ohio.

MG: Living in the Bronx, in the forties [1940s] and fifties [1950s], would have been, I think, a very interesting place for a young kid to live. Given the Bronx diversity, given the way in which that community was developing, do you have memories of the kinds of kids you were going to school with, the kinds of people you were meeting? How did the Bronx—what did the Bronx mean to you in those early years?

GB: Well, my family had moved out [from Manhattan] to the Bronx in the very early 1700s, when it was clearly very rural. [The] family had belonged to a large Episcopal church since the early 1700s. My father was, in addition to being a lawyer, he was the church organist, and at age thirteen had been the youngest church organist in the country of a significant church.

So our life indeed did revolve to a definite extent around the church, and some family members that lived in proximity. But I also remember woods in the Bronx, of areas that had not been developed yet. It was a solid neighborhood, with working people. And the way America, perhaps, was portrayed in the fifties [1950s] was the way I was raised.

MG: Do you remember it being a multiethnic neighborhood?

GB: It was not. That section of the Bronx, Pelham Parkway, was all white, though we did have access to the subway, so we did journey to New York a lot easier than we did once we moved to Westchester County.

MG: Do you remember experiences of understanding or sensing that your upbringing, your early informative experiences, were different than the experiences of people you observed? Whether you were going into the city, or whether you were engaged in other activities, where you saw kids of different religions, races, ethnicities, or economic classes? And any memories that might have occurred to you as you sort of thought of yourself in juxtaposition to other kids' experiences?

GB: I think we all perceived ourselves as pretty even in that part of the Bronx. I certainly was influenced by my father's ability to have two professions, and his real talents as an organist. He was an exceptional organist. And my father was English, my mother German—and the drive of the German people. Her father was an immigrant who came with nothing, and was a very highly successful businessperson with a skilled manufacturing company. So there was the German drive to succeed. I think that certainly was an influence on me.

MG: Was music important in the house? Did you learn an instrument at a young age?

GB: Well, we did take piano, but I think we all felt we could never get to where my father was. But we did hear classical music, and once in a while he did play his grand piano at home. And we certainly enjoyed, once in a while, going with him for organ practice

before church service. So, music was important to us.

MG: It sounds like, given your father's dual career, and in particular his relationship with the church, did Bible study—did the Episcopal religion play a role? Do you remember stories or various or philosophical or moral teachings as a kid that have stuck with you?

GB: I think it was the great traditions of the Episcopal Church. There was a chapel in that church that was a gift from a queen of England. So there was a unique richness in that church. The stained glass windows are phenomenal, made, again, in the early 1700s in England and shipped over to America. Just the traditions [and] the richness in the ceremonies of the Episcopal Church were a richness that we had.

MG: As a middle school, or later as a high school student, were there particular subjects that you began to really sort of have an affinity for, that you really enjoyed in those pre-college years?

GB: Math is the subject I enjoyed more than anything else. It was a transition moving from the Bronx to Pelham; it was a far more affluent community, far bigger homes. But it was also, perhaps, a too socially conscious community. There was the clear tradition of commuting to the city by the fathers, the mothers stayed home, but then [there was] a disconnect of the richness of Manhattan, because families did not go to the city, or rarely went to the city, on the weekends or summers.

We used to travel to the city just once a year, and that was pretty much traditional. People did not take advantage of Manhattan, living in the suburbs. That was one reason that influenced us [Debbie and GB], in time, to leave New York, because we felt we could get far more involved with a community like a Tampa than we would have had we replicated our parents' [lives of] commuting to the city and living in the suburbs.

MG: Am I correct in [saying] that the family's move to Pelham was in some measure a success that the family was having economically? It sounds like you mentioned homes [were] a bit larger. So, as in your formative years, it sounds as if the family's economic situation was quite strong and allowed you to have certain opportunities.

GB: And that is true. The real motivation for many families to move to Westchester was schools. The schools were far more superior in Westchester County than they were in the city.

MG: What year did the family move to Pelham? Do you recall?

GB: That probably would have been about 1955, I guess.

MG: And you mentioned about fifth grade?

GB: Yes.

MG: Fifth grade, right. So you finished, I guess, elementary school, and went on to junior high?

GB: Junior high and high school were the same building in Pelham.

MG: Public schools?

GB: Public schools.

MG: Again, math as a subject of particular interest. Anything else: civics, history? Did you take particular interest in getting to know the world around you?

GB: We did take advantage of the city, through the public schools, of going to the U.N. [United Nations], going to the Metropolitan Opera. And so, certainly again, music was a part of the richness that I had. I was involved with the high school chorus. And I did get into track, and became co-captain of a very large track team, which was quite prominent in the school.

MG: Were there other activities? Did the school have a Greek life, or a pre-Greek life that you got involved in?<sup>1</sup> What was your social life like?

GB: Social life, again, revolved pretty much around the church. But no, Pelham did not have extracurricular activities such as that.

MG: As you were finishing up high school, what were the thoughts about college? What were the thoughts in terms of subject? And how did you begin filtering all the many options for schools that would have been a possibility?

GB: I think we were influenced by the school teachers and administrators to receive a liberal arts background. My father was deceased when I was in eighth grade, but my mother certainly reinforced that,<sup>2</sup> to get the exposure to many different subjects. At that time—and that was 1960—most of the eastern schools were not co-ed [co-educational], and that's not the atmosphere I wanted. I was interested in a wholesome life, and felt that a co-ed school would be far more enjoyable than non-co-ed, a men's school. And Ohio, Pennsylvania had some excellent schools. And so, in college hunting, I went with my mother—headed west, and came across Denison [University], and the Midwestern friendliness really sold me on that school more than anything else. I knew it had a good academic background. [I] had an English teacher who was sold on my going to Denison.

MG: I'd like to come back for just a minute to something that you said, and that was—if I may, can we talk about the passing of your father?

GB: Sure.

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<sup>1</sup> Fraternities and sororities, also known as Greek organizations.

<sup>2</sup> Interview clarifies: "My mother certainly reinforced a liberal arts education."

MG: How old were you when he passed away?

GB: I was twelve.

MG: That must have had quite a profound effect.

GB: Yes.

MG: Was his death sudden?

GB: He had a heart attack. I'll share. He did have alcohol problems, which certainly contributed to it, tragically so, because he was a brilliant scholar. But alcohol certainly affected our upbringing, and indeed led to his death.

MG: Were there—do you remember—I mean, at twelve, of course, you were quite conscious, I think, of what's going on around you. Did the family make a transition to sort of a secure life after his passing? Were there issues that you remember? Did you mother, for example, need to work, or was that not an issue?

GB: It was an issue; she had never worked before. Turned out my sister, in ninth grade at that point, received the highest award for the school that year, and my mother was invited to come to the ceremonies, where she met the principal, who was looking for a secretary. She had no work background, but she became his secretary to the high school. With few jobs in Pelham, indeed it was a blessing. It kept me on good behavior in school. (laughs) That was the downside. But it certainly was a blessing for our family, and for her. And so she kept the house, somehow. It was a large house, [a] five bedroom home, but she was determined that we would stay in that home not only through high school but through our college years, which we did.

MG: If I may [ask], did she remarry? Were there other sort of older male figures?

GB: She was pursued by an affluent New Yorker who was a close friend of my father's, and she probably foolishly rejected that proposal.

MG: Now, you say foolishly. Was he a figure in your life, through a friendship with your mother, at any point? It sounds like you were fond of him?

GB: He was a friend of my father's, and had been divorced. And certainly did pursue my mother after. But he was a very formal New Yorker, raised in New York society, and I think my mother did not feel comfortable in that setting.

MG: Let's come back to college. Your sister, a year and a half older; brother, four years younger. Had your sister gone off to college already?

GB: She headed east; she was at Colby College in Maine.

MG: And younger brother—obviously he’s, I guess, starting high school as you’re getting ready to finish.

GB: Correct.

MG: And you mentioned going out to Denison, and while I’ve not been on that campus, I know that campus. You mentioned a Midwestern feel to it, a Midwestern friendliness to it. How about the campus itself? The physical—?

GB: Could not be prettier. Most of the buildings sit up on a hill, in a generally flat area of Ohio. I could not say enough good things about the school. It was a nurturing environment. Probably in part because of my dad’s early death, I was insecure, very much so. And Denison certainly helped with that as a supportive school—not only supportive by faculty, but supportive students, too. We gelled well together.

MG: Was there something about its programs? I’m going to make a leap and think you probably studied math, economics. Had you looked at that, at that program? Did Denison specialize in that, or were there other things that you had mentioned earlier [that] attracted you?

GB: I think Denison’s real strength was history and English, but it had a decent economics department. What attracted me was the overall sense of community at Denison.

MG: I want to ask you about that community. How did you get involved in it? What aspects of Denison University campus life really nurtured you? And you mentioned the faculty. Were there particular faculty members that really made a lasting impact?

GB: Certainly some of the economic professors—clearly their interest in the subject, their interest in the students understanding that subject was very positive. Denison was a very strong fraternity and sorority school at that time, and our social lives revolved around the fraternity and the sorority. Senior year, I was in charge of the student union building, which was a good experience for (...) giving back.

I did do an unusual thing. As a junior, I was in charge of the pledge class, and thought we needed to do something special with that pledge class, for them to give back. And I just happened to visit a decrepit state-run home for the elderly. So [during] spring break, the pledge class did not go home. I worked with them as we repainted that entire building on the inside and part of the outside. That became a meaningful project because we really did make a difference, and I guess for the first time, I sensed how people can give back.

Certainly, meeting Debbie my freshman year at college was the biggest blessing I could have had. And so we shared three and a half years together at Denison, and grew up together.



MG: I want to come and talk about meeting Debbie. Pledge class—I'm assuming this is a fraternity? Which fraternity were you a member of?

GB: It was Alpha Tau Omega [ATO].

MG: How did you choose that fraternity? Or did it choose you?

GB: I'll say it probably chose me. So, I went through rush, and I felt that there were good people there. And a quick decision and I became a member of ATO.

MG: Is there a legacy in the family anywhere? Or—?

GB: No. My father went to Columbia [University] and Columbia Law School. I'm not aware that he was in a fraternity there, but he could have been.

MG: Student union, fourth year, and—well, we'll come back; we'll get to that. You met Debbie your freshman year.

GB: Correct.

MG: How did that—where were you? What do you remember (GB and DB laugh) of the first time you laid eyes on her?

GB: (laughs) Well, we had the baby book, and that's where I spotted Debbie, but I also saw her when she was dating somebody else. Pledge class formal was after Christmas, and Debbie was actually the thirteenth girl I dated. I thought freshman year, first semester, was a time to sample Denison women, and I did my share of that.

MG: It sounds like you were keeping count. Thirteenth. Not twelfth, not fourteenth.

GB: I was. It was thirteen. I kept going, but when I found Debbie, I knew it was time to stop. Debbie was my date for our pledge formal, right after Christmas vacation, and that's when our relationship really started.

MG: You said—did I hear correctly?—baby book?

GB: (laughs) That's what they called the pictures. We were given a picture of everyone in our freshman class.

**Debbie Baxter:** It's the freshman directory.

MG: And was it really a picture of each student as a baby? (GB laughs) Or just of them as—okay.

GB: A baby freshman.

MG: Okay. A baby freshman. This has been the second semester of your freshman year. You begin dating. What did a date look like at Denison? Where was there to go? What sorts of things did freshmen or sophomores, juniors, seniors, do at Denison when they were dating?

GB: It was a dry campus, a dry town, and a dry county. So there was not a lot of drinking. We're back in sixty [1960], sixty-one [1961]. The freshman formal was a formal, with tux and long evening gowns, held at the Granville Inn, the town where Denison is located. There were some formal events during those years, and all sorts of social events—again, primarily between the sorority, where Debbie would invite me, and pretty much weekly fraternity events, frequently at the fraternity house.

MG: Now, in terms of your academics, you were taking a lot of economics classes. What were your interests in economics? Did they divide between macroeconomics and microeconomics? Were you interested in international business affairs?

GB: International economics was indeed my favorite course. The professor was fascinating, and that got me hooked on continuing with economics.

MG: And please—you had mentioned earlier that Debbie's academic interests were in—

GB: English.

MG: In English.

GB: That's why we complemented each other so well.

MG: Did you take many English courses? Was there an academic element to your relationship, insofar as helping each other study, or occasionally taking a class together, or were your academic paths largely parallel but separate?

GB: I would say parallel but separate. We studied a lot together.

MG: Were you library studiers?

GB: We were. Yes.

DB: But you made me take an economics course.

GB: I did do that. (laughs) Which Debbie struggled through. (laughs)

MG: Any English courses for you?

GB: Not after my freshman year.

MG: As you were finishing up—well, no, before I get there I want to come back to the story you told about the seniors' home and the pledge class. How did you come to realize that the seniors' home existed? And were there other kinds of activities that you got involved in? I think it's quite moving that this was something that you wanted the pledge class to be involved in. How did you even know that this opportunity for the fraternity existed?

GB: It was unusual. I'm not one-hundred percent sure, but we did have a faculty advisor whom I got very close with, and I suspect that I explored different possibilities with him, and felt that this home, which was very old and a very horrible place to be, was something that would be meaningful to the residents as well as to the pledge class.

MG: Now, did I understand correctly that this was the first time the fraternity had engaged in a project like this?

GB: Something like that. I'm not aware that the college had before.

MG: So how—where did this come from? Where did this desire to do something like this come from? You didn't do what your predecessors had done and just not pick up on this opportunity. Do you remember thinking about why and how you wanted to do this?

GB: I probably took my job too seriously as pledge master—[that] was the title—but I felt that I needed to add meaning to their lives. I was determined that the upperclassmen, their big brothers, would indeed develop better relationships with their pledge class counterparts than had been done in the past, and strove to foster those relationships. Just to make the fraternity bring about the idealisms that the fraternity should have had—and indeed could have and did have.

MG: You painted inside, you painted outside. Did you have a chance to interact at all with the residents? And as the project finished up, were you or your fraternity members changed by the project?

GB: I don't think I realized the significance of it until the college wanted to get publicity in the local paper for what had happened. Then it began to dawn on me more that, indeed, this was a significant project. We had some interaction with the residents; an awful lot of them were not lucid. But the fact that we were there certainly added joy to their lives that week, and it was at least a full week of work there.

MG: Did you keep up with athletics at college?

GB: I started in track, and quickly realized I much preferred to spend time with Debbie than I did on the track course. (laughs) And so, I terminated my involvement with track.

MG: Were there other involvements in college, other social involvements that either you did by yourself, or you did with Debbie? Dance or music, or other things that the two of you did together, sort of in formal organized ways?

GB: So much was well organized between our sorority and fraternity. One other thing I did do senior year: our chapter hosted a regional conference at Denison, and I was in charge of that. So that was another organizing experience that I had my senior year.

MG: At what point did you begin thinking about transitioning from your undergraduate degree to something else? I know that you went on to Dartmouth College, but had a post-graduate degree been something you had considered early on? And also, did Debbie's thinking, and your desires to remain close to her—did that affect the transition?

GB: Going to college from Pelham was just something automatic. Everybody did. And going on to graduate school—almost every member in my fraternity did. I went on to business school then. Today, very smartly, you work before going to business school, but that was not true back in 1964. Our fraternity advisor was in charge of graduate school placement, so I had a large assortment of possibilities for graduate school and would have gone to the University of Chicago, but that was too far away. Debbie was back in New York, and that's why I headed back east and selected Dartmouth for business school, because my relationship and future relationship with Debbie was indeed very important to me.

MG: Both you and Debbie were freshmen when you met.

GB: We were.

MG: So you graduated at the same time. Debbie was in New York. New York State, New York City?

GB: Debbie was also raised in Westchester County, just thirty miles from where my home was.

MG: And so, do you remember—I mean, University of Chicago was an opportunity. What kinds of conversations were the two of you having as you got ready to graduate and realized that you weren't going to just be across campus from each other? Were there conversations at that point about marriage? How were you beginning to try to connect your lives? And how did you think that might turn out?

GB: I think that we just assumed we were going to get married. Debbie was—well, right after graduation I was an admissions counselor [at Denison] for the summer before starting graduate school. Debbie, being an English major—her father was with Union Carbide [Corporation], [and] felt she needed to have some skills. She went on to the Katharine Gibbs School in New York City.<sup>3</sup> (...) Debbie came with me to see the [Dartmouth] campus. For me, it was the second time to meet with the dean; the first time was when he came out to Denison to recruit. I think we were just assuming that sometime

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<sup>3</sup> Interviewee clarifies: "Debbie went to the Katharine Gibbs School during the spring break of our senior year."

during my two years at Dartmouth that we would be married. And that's what we did, between my first and second year.

MG: Tell me about the plans for the wedding, how that came about. It sounds like you had mentioned just a moment ago that you met as freshmen, and getting married just seemed to—

GB: It was the natural course of events.

MG: A natural course of events. But, I guess at some point, it had to be formalized.

GB: It did.

MG: So a proposal needed to be made and accepted.

GB: And I did. We were engaged—actually, we were engaged in Grand Central Station.

DB: Under the Singer Sewing Machine ad.

GB: Before going off to a restaurant for dinner and the Copacabana nightclub, to have a night out, a special night out. But then the next morning, traditionally, I did ask Debbie's father for her hand in marriage.

MG: Was this after your first year in grad school, or was the engagement earlier?

GB: The engagement was in January.

MG: You were at Dartmouth for two years. Was Debbie in New York at the—I'm sorry, I've forgotten the name of the—

GB: Katharine Gibbs.

MG: Katharine Gibbs.

GB: Right. Actually, Debbie took a position in the president's office of IBM [International Business Machines Corporation]; the headquarters were not far from her town in Westchester County. IBM had moved its headquarters out of the city. And so, that's where Debbie was, and she went from there after we were married to a tiny engineering firm in Lebanon, New Hampshire.

MG: What were you doing? I understand you earned an MBA [Master of Business Administration] at Amos Tuck [School of Business] at Dartmouth. What were your interests? Did you stay interested in international economic issues? How did you craft an MBA program for yourself?

GB: I'm afraid I became too traditional, and wound up taking a safe position with one of the Big Eight CPA [Certified Public Accountant] firms,<sup>4</sup> Coopers & Lybrand, thinking that that would give me a diversity to start with. It did give me the discipline, and the striving for perfection. The firm was highly disciplined, so that was a good start. And, I did get into taxes, which I found far more interesting than being on the audit staff, and that in turn later on was very helpful in starting the foundation.

MG: In the MBA program at Dartmouth, was it because you went on to become a CPA—

GB: Correct.

MG: But was the MBA program and the classes you took, was it sort of just all leading in that inextricable direction, or did you have other interests, or other things that you were interested in?

GB: The first year, there was no choice. The Tuck School insisted that you get an exposure to production, to marketing, to finance, and to accounting. So it was only the second year that you could begin to specialize. But even there, I only took, I think, three accounting courses [that we] were offered. It was a general MBA program, which I think was helpful, because even though I had a lot of catching up to do to understand accounting, I had a broader perspective on the world than had I strictly majored in accounting.

MG: Is it, or was it then, much like it is today, where the CPA exam was a significant milestone in a professional career? Did you sit for the CPA exam? When did that occur? You have memories of the, I suspect, somewhat pressure-filled—?

GB: I do, because Debbie was pregnant with our second child, and so this was—well, let's see. I started work in 1966 and had to work two years before taking the exam, and so it was sixty-eight [1968] that I took the exam. I knew Debbie was about to deliver (laughs) our second child, and so there was added tension there. But I was glad to get the exam over with, and passed it—

DB: Passed it the first time.

GB: —the first [time], which was good to get out of the way.

MG: I'm sorry, I'd forgotten; I got sidetracked. We didn't talk about the wedding. We talked about the engagement and the proposal. But was it a large church wedding? Where? And do you remember the groom's party and the bridal party? Tell me a little bit about the wedding.

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<sup>4</sup> The "Big Eight" were eight large accountancy firms: Arthur Andersen, Arthur Young & Co., Coopers & Lybrand, Ernst & Whinney, Deloitte Haskins & Sells, Peat Marwick Mitchell, Price Waterhouse, and Touche Ross. As of 2009, only four firms (the "Big Four") are left after a series of mergers: Ernst & Young, PricewaterhouseCoopers, Deloitte Touche Tohmatsu, and KPMG.

GB: It was a very traditional wedding in the congregational church in Chappaqua [New York], which is where Debbie was raised. A beautiful church, beautiful setting, beautiful day. And we were off from Chappaqua to Bermuda, which for us was the first time we got out of the U.S.

DB: Together.

GB: Together. That's right, I did spend the summer of my junior year [in Europe]. One of the things my mother insisted was that I get to see Europe during my college years, and I went over with a friend and backpacked around Europe for three months. So I did have that wonderful experience of being in different countries—not on a tour, which was unusual back then. But the wedding was wonderful, and we look back today with memories of a perfect wedding.

MG: You had mentioned you finished up your CPA—excuse me, you finished up at Dartmouth in sixty-six [1966].

GB: Mm-hm.

MG: And did you have a job waiting for you as you graduated from Dartmouth?

GB: Sure.

MG: How did it come about that you went on to Coopers & Lybrand?

GB: The Tuck School was prominent, but small, so we only started with one hundred and twenty. And Tuck was very competitive, flunked out a third to make it competitive, so there were only eighty of us that were going to graduate. All of the Big Eight firms recruited, and so we did really have our pick of who we wanted to go with. Seemingly, there were not a lot of differences between them. But I was happy to have started with [Coopers & Lybrand], and actually interned that summer in New York [with the firm]. But we did, in time, know we wanted to head south. And the Philadelphia [Pennsylvania] office, which was the founding office of the firm, was in charge of the southeast, even though it was in Philadelphia, and that's where we started.

MG: In your selecting Coopers & Lybrand, was it because of your opportunity to transfer within the company? Why choose that over any one of eight to ten other large firms?

GB: I wouldn't say that we really could distinguish when we started. They were all seemingly top-notch firms. We knew they were. And so, it didn't seem to make a lot of difference. But I thought Coopers & Lybrand was—I was impressed with the interviewer, the recruiter; that certainly had an influence. I was impressed with the people in Philadelphia.

MG: Just coming back to family life, just for a moment. As you finished up school, was your mother still alive and well at this point? Had there been any sort of—I know,

obviously, the passing of your father. Had there been any sudden or upsetting personal experiences, or had you been able to—?

GB: I think the fact that she kept our home and kept it until after we were married added wonderful stability for us that we probably would not have had otherwise. My sister was off in the Peace Corps at that point in Turkey, and my brother was still in school, but had skipped his freshman year, and was spending his junior year abroad in Sweden. And so, I guess it was after he graduated from undergraduate school that my mother sold the house.

MG: The two of you together—the thought occurs to me—you’re going to school in the sixties [1960s]. Granted, it’s the earlier portion of the sixties [1960s]. But did you participate in activities today that we associate with the student movement? The Vietnam War and Vietnam War protest is really a later sixties [1960s] activity. But did you have a sense of American society changing? And were there particular causes that you—either of you—took up?

GB: We just missed the Vietnam sixties [1960s]. There were perhaps some activities going on at Dartmouth in sixty-five [1965], sixty-six [1966], but the business school was so intense that that was one-hundred percent of my focus. So we were not aware; we were oblivious. Our towns were all white. We were oblivious to the issues of integration. I’d say we were still pretty naïve people about the world in 1966—

DB: Sheltered.

GB: Sheltered is a better adjective. In that, again, I think coming to Tampa and living down here, we quickly began experiencing an entire city and a richness of an entire city, compared to what we had experienced in New York and Philadelphia. We lived in the suburbs in Philadelphia.

MG: How long were you in Philadelphia?

GB: We were there for five years before transferring.

MG: You have two children?

GB: Two children.

MG: Two children. Two boys?

GB: Boys.

MG: Both of them born in Philadelphia?

GB: Both of them born in Philadelphia, yes.



MG: Tell me about your early career in Philadelphia, because I'm obviously going to want to get us to Tampa, and that will form a large portion of the second part of our time together. But I'm interested in your early career. What were you doing for Coopers & Lybrand in Philadelphia? And what was going on at home with two small children? Was Debbie working? Was she at home full-time?

GB: Well, let me start off with the firm. It was a large office and with high quality people. The head of the tax department had been one of the top people in the IRS [Internal Revenue Service]. [He was] just a class act. He had the vision of people moving out of Philadelphia, being trained in Philadelphia to move to other offices. So, my experience was superb in taxes. The association that I had with some very knowledgeable people in that field was very enriching.

I commuted home, and Debbie was pretty much consumed raising our children. Debbie did not work; she gave up her career to be a wonderful mother to our children, as well as a wonderful wife. We didn't do a lot of activities. Either I was working, or on the weekends being with the family. I consciously did not get involved with golf. I felt that I wanted what spare time I did have to spend with my family.

MG: Please, just for the record, your children's names? And one was born in sixty-eight [1968], and that was your second?

GB: Right, and George Junior, or George VII, was born in sixty-six [1966].

MG: Were there things you did when the kids were little? Did you belong to a country club in the Philadelphia area [in] those early years?

GB: We didn't really have the money to (laughs) belong to a country club. We did go back with our family in New York. Within the family, there was a summer home out on Long Island, and so we would spend summers there with David and George and Debbie. Went to the Poconos, but didn't have a lot of money to do things. We had quickly bought a house and that consumed the resources that we did have.

MG: Where in Philadelphia were you living?

GB: It's called Willow Grove, north of the city.

MG: George, I wanted to ask you—I know that you and Debbie and the family, and George VII and David I—

GB: David I.

MG: —came to Tampa in 1971. What brought you to Tampa? How did you make a transition from life in Philadelphia to where we are today?

GB: I felt we could live a better lifestyle in a smaller city. Philadelphia—living in the suburbs was not unlike New York in the suburbs. Getting to a small town, I felt we would get involved more. The commute was not a big deal [in Tampa]; you had the independence of driving to work rather than taking trains to work. And I just sensed that—I knew it was clear to many people that Tampa was a city of the future. Coopers & Lybrand certainly pictured it that way, a city of opportunity. We just said, “Let’s try it if it didn’t work.” I [had] gotten to be close with Ray Grashen, who was head of the tax department in Philadelphia, and felt if it didn’t work I could always go back to Ray and say, “Let’s try another city.” And so, we just took a gamble, and said, “Let’s do it.”

MG: Had Coopers & Lybrand just opened up an office here? Had there been an office here established some years before seventy-one [1971]?

GB: The international firms were blocked out of Florida until about 1970. And so, the firm did enter Florida in seventy [1970], when the law was changed, so the [Tampa office] was going through a transition at that time.

MG: Now, just for my own edification, blocked out? There was a Florida statue that prevented—?

GB: Indeed it did, to protect the local firms.

MG: And Coopers & Lybrand was determined to be international because of offices overseas, or that it was just not a Florida firm?

GB: It was just not a Florida firm. They had some Florida clients—Tampa Electric [Company] being one of them—that was done out of the Birmingham [Alabama] office, and that was an example of something that was quickly transferred to the Tampa office.

MG: So it sounds like you were here just maybe within a year of the firm establishing a presence.

GB: That’s right. That’s correct.

MG: Well, they had an office in Birmingham. Why not go to Birmingham? What about Tampa? Had you been here vacationing? Had there been any way where you could say, “Oh, yes, I’ve been to Tampa. I know that Tampa is a place that I’d like to live”?

GB: We really weren’t sure, Mark. We had never taken a trip south, but before starting work we did. We came to Florida, which was largely un-air conditioned (laughs) in 1966. Tampa was not a glamorous place to be. And this was the summer. We were in an un-air conditioned car. Debbie was pregnant. But we had a relative on the East Coast, and one of Debbie’s Denison roommates lived in Fort Myers [Florida], had been raised in Fort Myers. And we passed through Tampa with banana boats in the Hillsborough River, and nothing glamorous. Busch Gardens was just starting. It was free. They had a few animals, the bird show, and that was about it.

We never thought we'd come back to Tampa, (laughs) but the firm wanted me to take a look at it and flew us down. This was May. And we were ready for a change, and it made Tampa look pretty nice.

MG: So this is May of seventy-one [1971]?

GB: May of seventy-one [1971]. That's correct.

MG: Did you begin right away looking for a home?

GB: The only planned community in Tampa—in Hillsborough County—was Carrollwood, Old Carrollwood. Debbie fell in love with it. We wound up buying a new home in Old Carrollwood. At that point, there were no traffic problems. It was an easy twenty-minute ride to get to downtown Tampa.

MG: Where in Old Carrollwood were you?

DB: On Plumosa Road.

MG: Off of—

GB: Close to Lipsey [Road].

DB: Yes, it's in Old Carrollwood itself, so it's near—just off of Lipsey Road.

MG: Okay, all right.

GB: Short street. We were just back there visiting a week and a half ago.

MG: I know the area because I live in Northdale, so just north of Carrollwood Village, but I was thinking Orange Grove [Drive] or whether it was off of Dale Mabry [Highway].

DB: Take Orange Grove, make a right on McFarland [Road] or something like that.

MG: Yes, and that's back in—

GB: Yes, it's a very short street.

MG: It is.

GB: Yes.

MG: Were you on water?

GB: We were not, no. But Old Carrollwood had two beaches on the lake [Lake Carroll], which was nice.

MG: Yeah.

DB: It was a great place to raise children.

GB: It was wonderful. We were there a short time, actually, three years, but Debbie became president of the Garden Club, and I quickly became vice-chairman of the civic association before we left there to go to Fort Lauderdale [Florida].

MG: Where were the offices? Where were the Coopers & Lybrand offices in Tampa, and what did you do for them in those early years?

GB: It was the old Exchange Bank building, which at that point was the [largest] building downtown. So I came in with corporate taxes and worked with wonderful people, and it was an enjoyable experience. I was not looking to do anything else. It was a Coopers & Lybrand fellow, a friend from Philadelphia that transferred down here with a law firm and insisted that I talk with an owner of a development company. And I did, and was offered a lot more money than I was [making] with the firm, and thought this would be a good experience to move in as a financial vice president of a developer. Particularly being in Florida, it looked like a great opportunity.

MG: How long did you stay with Coopers & Lybrand, here in Tampa?

GB: I just stayed with them for two years. Went out with this developer, lived through the gas crisis, the oil embargo of seventy-four [1974], and the firm recruited me to come back with a lot more responsibility, which I did. I did enjoy those years, and decided to return to the firm.

MG: Tell me a little bit about the real estate investment and development company. Are you able to tell me the name of it, and what they were doing? Was it commercial, residential, wealth?

GB: It was the Green family; they were into condos, single-family, some commercial. It was just a good experience to have a lot of responsibility.

MG: Where were they building?

GB: Here and Fort Lauderdale.

MG: Were you with them here? You mentioned Fort Lauderdale. Were you with them in Fort Lauderdale, or—?

GB: Actually we started here, and they had decided to consolidate offices. In seventy-four [1974], things were starting to slow down here, Fort Lauderdale was booming, and they asked me to help consolidate the offices in Fort Lauderdale.

MG: Did you move the family?

GB: We did, and literally one week later the oil crisis hit. And that was a challenging time, because purchasing just stopped, literally within a couple of days. Looking back, a very difficult time, sleepless nights, endless work, but a great learning experience.

MG: How long were you with the Green family?

GB: Two years.

MG: Did you see sort of a lack of opportunity with them, given the economy and other things?

GB: Yes. They were diversified with different companies; certainly some of them went bankrupt. But it was my friends at the firm [Coopers & Lybrand] that just wanted very much for me to come back. I enjoyed the professionalism of public accounting that I did not find in the construction business. So I decided to make that move back.

MG: You said you had come back with more responsibility.

GB: I did.

MG: What were your new responsibilities? What were you doing for Coopers?

GB: Most of the large corporate clients, like Tampa Electric [Company], which included all of its subsidiaries: the coal mine, the transportation companies. St. Philip's Tugboat [St. Philip Towing Co.] was a big operation. Chloride Batteries, their North American headquarters were here. So, I had the larger corporate clients.

MG: And what were you doing for them?

GB: Taxes. I had the tax planning and saving them taxes, which with large clients it was easy to save lots of money.

MG: But you mentioned earlier you didn't get on to the auditing side of things. You stayed primarily on the planning side?

GB: I had started in audit, but did not find that particularly interesting, and that's why I shifted to taxes in Philadelphia.

MG: When you came back—let me see if I got my math right. You left in seventy-three [1973], came back in seventy-five [1975]?

GB: In seventy-five [1975], correct.

MG: Did you move back to Carrollwood?

GB: No. We actually were here [in St. Petersburg] for a short time, but then moved to South Tampa, in Sunset Park.

MG: Yes, I had wondered earlier on, because I was going to ask whether you had considered, for example, Hyde Park or the Palma Ceia [South Tampa] neighborhoods when you first came. And I was interested for you to describe Tampa at that time, and for young professionals with the two adolescents—you know, how you thought about schooling in Tampa? I mean up in Carrollwood, Chamberlain High School, I guess, would have been? Down here, you're looking probably at Plant [High School]. So how did you think about Tampa and its opportunities raising a family, both when you came the first time and then when you came back in seventy-five [1975]?

GB: Schooling was very important to us, because of where we were raised. And we were not willing to risk the public schools, so we did send both boys through the Berkeley Preparatory School. They both got excellent educations at Berkeley. The downside is, not having gone to the public schools, they didn't develop, I think, the close friendships that they would have, had they had friends in the neighborhood. They were both pleased to have had the Berkeley experience. But that's why we lost them to California, because they both did their undergraduates in New England and graduate work in the Midwest, and kept moving, moving west. (both laugh)

MG: You had mentioned [the] Carrollwood Garden Club for Debbie, and Vice President of the—

GB: Civic association.

MG: The civic association. At what point in your time in Tampa do you begin thinking about getting involved, giving back? And in particular—I know for example, that Community Foundation of Tampa Bay isn't established until much later—fifteen years later, 1990.

GB: Right.

MG: But are you beginning to think about involvements? And what's Tampa like? Where did two young professionals get involved? How did they see a need in Tampa?

GB: I think very much our life at that point did revolve around Carrollwood. It was a very special, very close community.

While I was involved with the civic association, we went through the formation of the first tax district in Hillsborough County. The developer was going to pull out. The

community was no longer going to be maintained, either with the beaches, the Garden Club area, the medians. We did not want to leave [it] up to the county for maintenance. So, I worked with the rest of the board to bring about that tax district and to sell it to the community. It was something brand new. And so, we had to sell the concept that they were going to pay additional taxes beyond their normal real estate taxes to maintain Carrollwood. To this day, it's clear that paid off. The values of Carrollwood are there. The community is as beautiful now—or more so, with the trees having grown, than it was in seventy-one [1971] when it was still a new community. So, that was a rewarding experience.

When I came back with the firm, I consciously wanted to play a bigger role than just being with a CPA firm. The Chamber of Commerce at that point was by far the most prominent organization in the community. That's where I headed. I did not get involved at all [with the Florida Institute of CPAs]; I've only been to one meeting in my life of the Florida Institute of CPAs. And so, I did join the Chamber through the firm, and in time became very involved with that, and stayed involved. When I came to Tampa in seventy-one [1971], I automatically joined the Tampa Bay Estate Planning Council, being in taxes, and rejoined that organization as soon as I came back to Tampa.

MG: What was the Chamber of Commerce doing? What sorts of activities was it involved in? What part of those activities did you take an interest in?

GB: Having then had the experience with development, I joined the Urban Planning Council, [which] was my focus, and just went to meetings. And after a couple of months I had gotten to know a person, Hal Cusick, who was a longtime Chamber employee, and sat down with Hal and said, "Hal, I decided to spend time with the Chamber, but that wasn't just to attend meetings. I'd like to do something." I was only at that point—seventy-seven, [1977], so I was thirty-four. And Hal said, "Let me give you a call." And he did a few days later, and sat down with me, and he said, "We'd like you to chair the Comprehensive Planning Act for Hillsborough and the City of Tampa," the Horizon 2000 plan, the first comprehensive planning act.

So, I wound up chairing a task force of about fifty people, spent probably eight hundred hours at it. It was voluminous, but it was an opportunity to work with people in Tampa, as well as the planning staff, planning commission. And [it was] interesting. We took a very controversial position opposing that comprehensive plan, because we concluded it was not good enough. It was going to create a bureaucracy, but it was not going to result in change. In retrospect, we were absolutely right. We could not get the *Tampa Tribune* to buy into supporting a delay in adopting the plan by the county commissioners, because the Chamber was suspect. The *Tribune* couldn't get beyond that. So the plan passed, despite our objections, but we made some very valid points about the fact that that plan had to be far better than it was.

MG: So let's talk about that, talk about the plan. How was the plan developed? Who developed the plan? What were the key elements of the plan that caused your task force? I assume your task force was responding to the plan?

GB: Correct, so it was done by county planning staff. Good people. But there was no capital improvements budget. So there was general talk of improving roads; there was no talk of buying park land. It was probably a six, seven hundred page document, which—we would get through one draft and they would have the next draft ready for us. But it was clear that it may have been well intentioned, but without a capital improvements budget to actually implement and improve the county, it was just going to be more regulation, rather than positively changing the county.

MG: What were they seeking to regulate?

GB: Land use, anything. So, any rezonings would now be governed by the plan. Conceptually, it made sense. So, commercial development was more regulated. That made sense. The concepts of concurrency which are now here were really in that plan, that you had to have the infrastructure in place theoretically before development could occur. But from a practical standpoint, obviously that never happened as we continued with urban sprawl.

MG: Who were you working with? Who on the task force did you work most closely with? Because obviously as the task force is working to comment on the plan, we're talking about the future of the county. I'm interested in who your fellow task force members were, and sort of your memories of how things were working out as people brought their divergent ideas together to draft a response.

GB: A fellow named Bill Curtis, who had a construction firm, was very helpful. A fellow named Henry Shell, who was old Tampa family, very helpful. Spent a lot of time with staff on it, just trying to understand. In retrospect, I was not old enough. I should not have had that responsibility, because I was still fairly young, and did not have the experiences that I've had today. I think the important things we hit right. But it was also a frustrating time. I would come home literally every night and have dinner and go in and read the new draft that I'd received. So it was a difficult working relationship, because we were flooded with paperwork. And staff was really not prepared to deal with a group that was questioning what they were doing.

MG: Who organized the task force, and is it fair to say that the task force was doomed to fail? Or was there a structural environment in which the task force's comments and concerns could actually be implemented in a redraft?

GB: The Chamber organized it.

MG: Organized the task force.

GB: So, here was the committee that the Chamber put together. I was simply asked to chair it. When we took a position against it and went to the Board of Governors, they were shocked that we would recommend something so controversial, and didn't know how to respond and tabled it until they could try to figure out what the consequences



were going to be to the Chamber before going public with our opposition, which indeed they endorsed when I went back. But after the *Tribune* did not support our position and it was quickly passed by the county commissioners, it was done, and it was clear that our concerns were not going to be addressed.

MG: Was the task force able to have any influence on any changes to the draft that was submitted to you?

GB: I know we got some changes done, but I think it was generally lip service that was paid to us. Once the plan was passed, it was clear that it was going to be business as usual, and that we could not have the impact that we had hoped.

MG: After going through this—do you remember the—what years were you—?

GB: That was seventy-seven [1977], seventy-eight [1978].

MG: And—

GB: (...)

MG: After an experience that sounds like it had some significant frustration to it, and I think the recommendations from the task force didn't receive the kind of attention that the task force would have liked, you ended up serving on the advisory council for the City of Tampa's 2010 Comprehensive Plan. (laughs) So, either you're a glutton for punishment, or there were—were there structural changes in the way the city handled its 2010 Comprehensive Plan, as opposed to the way the county handled theirs? What would have—again, I don't remember the year. When was—seventy-seven [1977] for the county one. Were you sitting with the Tampa for its 2010?

GB: Well, [for] the original 2000 plan, my responsibilities were both the city and the county. Sandy Freedman and I served as trustees of Berkeley at the same time, and she was mayor. She asked me to do it, and so I did it as a favor to Sandy.

It was an eye-opener, and even more a frustrating experience. I liked the staff people as people. But it was clear that even this committee that was appointed by the mayor were just going to be given lip service. I could not get them to address significant issues like drainage. It was put off for the future. It was acknowledged that drainage for South Tampa had to be improved. But again, there was very little money in the budget in the early years, and then miraculously, in the last years there was supposedly all this money to fix it. And I argued that if we're going to do it, let's do it and spread out the dollars evenly across it. And of course, that went nowhere.

Housing. I thought we needed to come to grips with the housing issue in Tampa, which at that point [there] was a large stock of decrepit housing. And again, it [received] lip service. So, it was to get a plan passed, but not something that would result in any significant change for the city.

MG: Were they talking about New Tampa at this time?

GB: No, that was all pasture land at that point.

MG: And yet they managed to build one road, in and out.

GB: And I owned some land up there, but on the two crossroads, in a partnership that I bought back in the mid-eighties [1980s]. And I have pointed to that as the tragedy, because my partnership became the first small land owner up there with forty-three acres of commercial. The whole stretch [along] [County Road] 581<sup>5</sup> to [State Road] 54 were six or eight large land owners. It would have been so simple for county staff to have coordinated with Pasco County staff and put in the grid system. The simplest things were just not done.

MG: Yeah. And I asked that because I know New Tampa quite well, and the fact that there's very few people that would tell you that New Tampa's infrastructure was well planned—

GB: It wasn't planned.

MG: —out of the what, hundred thousand people that now live up there?

GB: That's right.

MG: And I also recall that New Tampa is really a 1990s and now into the present day, twenty-first century, phenomenon. But given the discussions that were occurring in the 2010 plan, I had wondered whether—you know, how do you plan? How does the city engage in a plan for 2010 and completely miss an opportunity to develop New Tampa in some sort of sensible way?

GB: The same thing has happened in south Hillsborough County. Look at [U.S. Route] 301 today. They talked about a grid system, but they never ever did it. And so, it's clear the business community needs to be forceful in a community to try to bring vision. That has to be there, because it typically is not going to come from the public sector.

MG: In the course of your activities—and you had alluded to it a moment ago when you talked about owning some land in what's now New Tampa—I understand that you owned a real estate investment and development firm. Were you still with Coopers & Lybrand?

GB: No.

MG: Okay. So we need to come back, then, and bring that thread back.

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<sup>5</sup> Also known as Bruce B. Downs Boulevard, which is the “one road” MG mentions.

GB: I decided to leave with a client. I felt that I did want to work for myself. The firm [Coopers & Lybrand] people were nice, but dominated out of New York. And I clearly saw real estate as a way to make money, and it was time to make some money.

MG: When did you leave and go out?

GB: It was 1979.

MG: So you'd come back for about four years again with Coopers & Lybrand. And what was the name of the company you started, and what sort of things did it do?

GB: Well, the client I went with actually wound up dying about six months after I went with him, with a heart attack. So, I wound up with several parcels of raw land out in Texas, and several shopping centers, largely around Atlanta. I had another partner that I had brought in, and we did effectively sell off that real estate—at a decent time, and went on to figure out how I was going to make a living.

Here, my public accounting tax background made sense [was invaluable]. I looked at well over a hundred opportunities for investments in multi-family or shopping centers, and knew that not one thing I was looking at for resale was worth buying. But land was. And I knew land made sense, having been involved with it with this earlier developer [and] with the land I wound up having out in Texas. It was clear. My partner was English, and he was very aware that the wealth of land in England meant everything.

So, I did have Coopers & Lybrand partners from throughout the state that wound up calling me to invest with me, and a lot of Coopers & Lybrand clients and people I had met with the Chamber. And so I started buying land in strategic places like New Tampa, but at County Line Road and where the new [State Road] 56 is. That was a good way to make a living, and also reward people who had trusted me.

MG: And so—

GB: So the firm was Signet Investment Corporation. Debbie came up with the name. Which means seal of approval—

DB: Signet ring.

GB: Signet ring. And kept it small. I had lots of opportunities to expand it, but I was dealing with other people's money and had no desire to have a large firm. Instead, I wanted to be successful with what I was doing, and felt I needed to keep my fingers on the pie with everything that I was involved with.

MG: Was the land buying and developing primarily here in Florida?

GB: Mm-hm. Primarily in Hillsborough, and some in Pasco.

MG: Were there some particular projects that we would know of today? I'm trying to think when you say "County Line" and "56."

GB: Correct.

MG: And now, obviously, that area is huge. I know where the—

GB: There's a Target, Super Target store at County Line—

MG: Yes. Yes.

GB: What I also learned with my development experience is if you aren't conservative, you can easily lose things. So, I've done very limited development, and the Target site is a good example. I sold off the entire site, except for two acres, where we do have a roughly seventeen thousand square foot building of local tenants, right in front of Target.

MG: Mm-hm.

GB: The site at [State Road] 56 and Bruce B. Downs [Boulevard] is just an eighteen-acre site, and we have land leased to some banks and CVS [Pharmacy] and ABC Liquors. We're putting up a twenty-four thousand square foot building now, with very little debt on it. With other parcels I had lots of partners, and knew enough not to get into development. I worked out the issues, got the rezonings done, the environmental mitigation done where necessary, did work with adjoining developers with infrastructure, and typically parceled those off and sold them. So, I knew the risks. I knew what the carry [cost] was going to be, and so never risked losing the property. And so, when [the recession] did hit in the late eighties [1980s], we didn't lose anything.

MG: In addition to your business life, you continued to be involved in a number of different activities, civic projects. We had talked a little bit about concurrency, and I recall—let's see here—that you chaired the Tampa Parkway's Task Force for Concurrency. Will you talk just a little bit about—what is concurrency? And how did the Tampa Parkway Task Force address the issue of concurrency?

GB: The Tampa Parkway was just a name of most of the larger land owners and developers along the I-75 [Interstate 75] corridor. I-75 was recently built; it was only completed in the late eighties [1980s]. We needed to get together for better planning. Concurrency was state mandated, which was coming back to the Comprehensive Plan, but put some teeth into [the law]. It said if you did not have proper roads, if roads were failing, if there were not adequate schools or parks or fire [stations], that you could not build.

The counties then had to draft their own rules, and our county did. It was unworkable, and I was asked to chair the task force, and wound up gathering the developers and the land owners, and we went through that law for a two or three day period. It was just a workshop that I led. And we re-drafted it to make it workable—not to lessen it, but just to

make it so that it wouldn't shut down the county. And indeed, I went back to staff and went before the county commissioners and got it changed so that it was workable. And staff said to me after that they had never had such a positive experience with any group [as] they had with this. Because we were not out to kill it; we were out to make it so that it would work.

MG: What sorts of things were you working on? I mean, there are clearly a series of access roads on and off of I-75.

GB: It was the technicalities in the plan, the legal language in the plan that, had it been passed as drafted, would have been unworkable.

MG: How so?

GB: So, we were not opposed to the concept.

MG: How would it have been unworkable? What might it have led to?

GB: Yeah, it would have led to a lot of legal fees.

MG: Ah. Okay. (both laugh)

GB: So, the attorneys would have been even wealthier.

MG: Would it have led—because I was wondering, you know, would it have led to a failure of infrastructure? Would it have led to greater urban sprawl? I mean, I look at what happens along Fowler Avenue, in particular, how Fowler is such a different road, for example, than Fletcher [Avenue]. And whether or not any of the issues that you dealt with changed the way in which several of those roads have developed over the last couple decades.

GB: I can't say, Mark, that we changed it, because we were not out to deal with the regulation that would have to follow, that developers could work their way through the regulation without literally being shut down, which is what would have happened. Conceptually, concurrency doesn't make a lot of sense. I remember having a meeting with Peter Rudy Wallace, who was the—at that point—the [Florida] state senate president, who was a cheerleader to promote this.

The legislature never realized what they were doing, which, bottom line, forced more urban sprawl. Because if you say, Well, you can't build on this road because it's over capacity, but you go out further into the county, and where the roads are not as busy, and you can build there, even though traffic is going to have to pass through this road that's already busy, that's the bottom line of what's happened with concurrency. On the other hand, if the county had encouraged high densities in urban nodes—that concept was there, but it never was carried out. That's the only way mass transit can ever work.

So, my fear today is they're talking about light rail. It sounds glamorous, but we don't have the densities of a San Francisco or a New York. It doesn't work in Miami [Florida]. And it's not economically feasible, until we would totally readdress and say, we need twenty story buildings as we're beginning to get downtown. It's only with that concept that it can work. So, can we improve the bus system? Perhaps, if psychologically we can get people to ride the bus. But we have caused urban sprawl, and we're paying the price for that.

MG: Absolutely. Light rail to where, I think, is really—you know-

GB: That's the other dilemma.

MG: I think about my desire, growing up in a city where mass transit was the way I got around, but you could—

GB: You could get anywhere.

MG: You could get places. And I think about my desire to take public transportation, but would it go from where I live to where I work?

GB: Exactly.

MG: So these are absolutely issues. I recall you saying earlier that you had gotten involved in the Tampa Bay Estate Planning Council, I think quite early, maybe in—

GB: In seventy-one [1971].

MG: In seventy-one [1971], first when you got here, and you went on to become president.

GB: Mm-hm.

MG: What did the Tampa Bay Estate Planning Council do? I assume this is individuals, estates? Why was your interest there, and what did you do with that interest? And how did you rise to become president?

GB: The Estate Planning Council's been around since about 1960. You have to be either a CPA or an attorney, trust officer, certified life underwriter, to join it. There are technical sessions, but the important part of membership is the bonding that goes on. So, indeed you do get to know each other. There is, again, the wonderful aspect about Tampa, the friendliness. We're here to help each other. So, a lot of members do know each other.<sup>6</sup> I did very little estate planning when I was with Coopers & Lybrand, but I did do some. But through that [organization], I did make friendships with estate planners in the community.

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<sup>6</sup> Interviewee clarifies: "A lot of members do know each other through the Council."

What I had never realized at the time was the significance of what that would lead to for my future and the future of the community. Because when I got involved with Debbie to start the Community Foundation—and this, then, was 1990; at this point it was down to Tampa and Nashville [Tennessee] as the last two cities of any size in America without a community foundation. The concepts go back to 1914, where it started in Cleveland [Ohio]. So, [philanthropically], we had a lot of catching up to do. One thing that I quickly learned was the estate planners, particularly the attorneys, are responsible for the philanthropic wealth in any community. And so as the foundation developed, the assets that came to the foundation primarily came through the attorneys, trust officers to some extent, CPAs. So, those connections became vital.

MG: Is it fair to say that your presidency of the Estate Planning Council led to your involvement in starting the Community Foundation? Was it vice versa?

GB: No, I was already involved with the foundation.

MG: Ah, okay.

GB: I had been on the board before. So, I just was asked to serve and move up the ranks to become president; [this was] after the foundation started.

MG: And the reason for my question is—I mean, I think it's quite interesting, you know, that the realization that estate planning is the way, really, to build a foundation for a philanthropic, civic activity. People's ability to give in their lifetime is often not as great as their ability to give upon their death. So, I wondered whether it was the realization through your activities with estate planning that you realized, "Well, hang on a second; we really have an opportunity here to do something with a foundation that is built upon the funds of bequests."

GB: We learned as we went, Mark. Do you want to shift to the foundation at this point?

MG: I do, because I'm really struck by—how is it that we have the notoriety of being one of only two cities without a foundation, a community foundation, in 1990? Nashville is a very different city than Tampa.

GB: Yes.

MG: And yet, neither had [a community foundation]. Do you have a sense why didn't we have a community foundation until 1990?

GB: We were still—and to some extent, we still are—a young community, Mark. I came to Tampa to make money. Coopers & Lybrand said this is a city of the future. They didn't say it was a city to give back [to]. They saw it as a city where the firm could grow well and make money. And that's why we came. That's why most of us came to [Tampa], as a place of opportunity. And I think that's why it took so long for Tampa to begin realizing that to build a great community, you have to have philanthropy. People can't just get

wealthy with businesses or with real estate and build.<sup>7</sup> It can build an affluent community, but certainly not a rich one. So, philanthropy was just not important.

When I was treasurer at the Berkeley School, we were involved in a little way when Berkeley started its new campus. Before that, it had been on Davis Island for the high school, and the lower school was in Hyde Park. And Berkeley raised \$1,575,000.00 in the late seventies [1970s] when we returned to Tampa. That was the largest fund drive that had ever occurred in Hillsborough County. Remarkable. And the Berkeley campus wound up not really where it should have wound up, [but] in Town 'n' Country. It [is located] there because they didn't want to lose money from Pinellas, like the Dimmitt family, to bring in that \$1,575,000.00.

That amount was not surpassed until the drive started to raise money for the Tampa Bay Performing Arts Center in the eighties [1980s]. People were shocked when they set a goal for \$20,000,000.00—unheard of. The United Way had struggled earlier to become prominent. And so, we come back to the simple fact that philanthropy was not important. There was no major family in Tampa that was saying, “We need to invest in the community.”

MG: George, you were mentioning that fundraising in Tampa was fairly difficult, and Berkeley was one of the first to try it on a large scale, and was successful. In your estate planning activities, what were people doing?

Governor [Robert] Graham talks about the Cincinnati [Ohio] factor, and I don't know whether you ever heard him talk about the Cincinnati factor when he was governor. He said the Cincinnati factor means that someone moves here from Cincinnati, and they arrive in Florida and they get the Cincinnati newspaper. And they root for the Bengals [football team], and they send their kids to Ohio universities, and they give their gifts of philanthropy to Cincinnati institutions. And then when they die, they get on—their bodies, caskets, are put in an airplane and off; they're buried in Cincinnati. I mean, was this what was going on in Tampa? Was the money flowing out of the community, philanthropically?

GB: Certainly to some extent, Mark, but if you talk to other community foundations they are upset with realizing that people have made their money in their communities, they retire to Florida, and they tend to leave at least a portion of it to non-profits in Florida. There are many millions in the Community Foundation of Tampa Bay from people who moved here during their retirement years. So, it's just the opportunities.

I don't think that the community was geared up.<sup>8</sup> The uniqueness of the Community Foundation is to develop relationships with people of affluence to listen to them, as you're listening to me, and to get them involved with philanthropy, to add meaning to their lives that they could never have otherwise done. We have the opportunity to do that.

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<sup>7</sup> Interviewee clarifies: “And build a quality city.”

<sup>8</sup> Interviewee clarifies: “I don't think that the community was geared up to seeking large gifts.”



They've lost to some extent—or to a large extent—their contacts in the cities that they had made their money in. So, we're the ones that benefit if we do it right, Mark.

MG: Yes, so how does one do it right? And how did you do it right? In 1990, the Community Foundation of Tampa Bay is established. What role did you play? And I understand Debbie was involved?

GB: Very much so.

MG: What role did she play, and how? How does one get a community foundation off the ground?

GB: Well, it has been a struggle, Mark, (MG laughs) and an interesting one. Debbie and I just sort of jumped into it. So I was now forty-six, and had made money in real estate, felt very thankful to Tampa. But all along throughout my career, whether I was with Coopers & Lybrand or in real estate, what I really enjoyed were my community activities. That's where my rewards came from, what I felt was worthwhile.

So, I heard about efforts to start the Community Foundation through a meeting at the Tampa Bay Estate Planning Council. I'd never heard of the community foundations—this was October of eighty-nine [1989]. (...) I found it [the talk about community foundations] was fascinating, and the fact that we didn't have one here. So Debbie and I wound up, in time, flying up to Baltimore [Maryland], where the speaker came from, and spent three days with him, and came to realize it would be the most significant thing that we could ever do for the community, and something truly unique.

Having started my own business, I thought, well, starting a non-profit should be fairly easy. I had been on the boards of several non-profits. But we didn't understand the history or the challenges when we sort of naively said, Well, we'll volunteer to get this thing started. So, it was a learning process. What I did bring to the table was all of the background that I had, Mark: my experiences at Denison, the wholesomeness of solid values, the demands that I had going to the Tuck School at Dartmouth to never give up, to strive for excellence, to reach the standards that I did at Coopers & Lybrand of performance, and creativity with taxes.

I brought my business background to the Community Foundation, plus, fortunately, the friendships that I had developed through the Estate Planning Council with the attorneys and trust officers and CPAs. And they trusted me, just as my investors had trusted me. The estate planners knew the standards that I had, the ethics that I had, and felt that they could trust me, and allowing me to sit down with clients whom they knew would have an interest in philanthropy.

It was the one-on-one relationships that Debbie and I were able to develop with—not all wealthy people, but [generally] wealthy people, and those not so wealthy but had an interest in giving back. Of listening to them, and communicating to them that our role was to serve them, to enrich their lives, to put them in a position of spending money the

way they wanted it spent, to change the community, to become active grant makers, and I brought excitement and enrichment for their lives, as well as to ours, playing that role. And that's what's developed the relationships and brought the money to the Community Foundation.

MG: What does the Community Foundation seek to do? For example, certainly some donors will give directly to a charity, to an organization, but of course the Community Foundation of Tampa Bay is an umbrella. So, in terms of the business that is philanthropy, how does the Community Foundation of Tampa Bay try to leverage? How do you work? Because as I understand it, Community Foundation of Tampa Bay has a number of different interests, and people can earmark funds. How does that all come to pass? And how does the foundation seek to sort of maximize its effectiveness in an environment where there are these many different interests?

GB: Right. It's really here to represent the donors, to be a service to them so that they don't need to set up a private foundation and have all the administrative expenses and time and dealing with the IRS. They can set up their personal fund in the Community Foundation. While they are alive, they can become the grant makers for their personal fund [by setting up] as a donor-advised fund.

I think the key to that was getting to know them before they became donors, as I was introduced to them, to find out are their interests in education, or is it the arts? Is it helping poor people, scholarships for the better students, to motivate better students, to improve education? And then to cut through the red tape, not to get bogged down as to whether we can or cannot accomplish a grant, even working through the school system, but just to do it. To get it done, to cut through the barriers, to find people who would perform for the foundation, then to fund [the donor's program or project] through a grant from the donor, and then to monitor those grants.

One of the most rewarding experiences we've had, Mark, is I just felt we had to do something in the public schools. And other than the Pittsburgh foundation, I'm not aware of a community foundation trying to do something with education. We moved over here [to St. Petersburg] from Tampa because of a group at Eckerd College called the Academy of Senior Professionals. That became my think tank for some grant making. And when I convinced a reluctant board [the Trustees of the Community Foundation] (...) to allow me to do (...) something with education. (...) I came to this group at Eckerd College, the Academy, and they said, "Zero in on principals, then we can accomplish something." And so, we have now sent over four hundred principals through a management course that's geared for corporate executives. I know it's made a difference. I'm not satisfied. I want to do more.

That [program] was funded by a person who retired from Wisconsin to Sun City Center, who had been a teacher, married a person with some wealth who had died earlier. This Harold Corrigan had been giving away no more than a hundred dollars a year. For Harold to come to understand he could actually make an impact on education was something beyond his dreams. Harold left five million dollars when he died at age ninety-eight to

endow a program to bring about better leadership in the public schools. One of dozens of examples.

MG: Talk to me a little bit about early successes with the foundation. Who were you working with? Who was the team? I know you and Debbie worked very closely together. Who was the team in the early years? What were some of the early successes, and what were some of the early challenges?

GB: The challenge was to convince people that after a thirty-year period of failed attempts to start this foundation that it was worth starting, worth investing in, and that it could do something. So we struggled for months to try to figure out what we could do, but we got some good advice.

We attended our first annual community foundation conference. I sought out and, I think, found the best person of the thousand people at that conference, a fellow named Bill Summerville, who was very creative, and an entrepreneur. We grabbed him and had lunch with him and talked through our situation. Bill gave us some good suggestions, one of which was to fund small grants to get high school students service clubs to do outreach projects. This was not going on in 1990.

So, Debbie was able to develop a very close relationship with an assistant superintendent, Beth Shields. Beth let Debbie have access to the assistant principals to present this [program]. Here we're interfering for the first time with the schools that were not used to outside organizations coming in. And Debbie and Beth were able to bring that about. Bill Poe was a founding trustee.<sup>9</sup> I went to Bill [and asked] for ten thousand dollars. To do this, I thought it would be something that he would have an interest in, and he did fund it. That was a huge amount of money for us in the fall of 1990. The programs worked very well. We said to these organizations,<sup>10</sup> "Stop washing cars. Spend the time that you have and do something [to help our community]."

There were a number of projects that we got covered by the *Tribune*. The *Tribune* did to buy into the importance of the Community Foundation. They would print articles when we asked them to do it. We were on television. When we had our trustee meeting in the fall of that year, they [the trustees] realized that this organization was doing some things, [and that] it was positioned to do something that others weren't doing. We finally started getting some interest.

Our breakthrough came toward the end of the year when a person that I knew heard me talk about the foundation. Timing was right to make a large gift [to] a donor-advised fund. The family wanted control over the funds. He trusted me, [the] family trusted me, and they wound up, in December, of gifting almost two million dollars to the foundation. Then, not only we, but others, knew that this was going to be a success.

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<sup>9</sup> William Poe is a former mayor of Tampa, who served in that office from 1974 to 1979. He is also the founder of Poe & Associates, one of the world's largest insurance agencies.

<sup>10</sup> Interviewee clarifies: "The organizations were high school service clubs."

DB: Anonymously.

GB: It was an anonymous donor; the family is still anonymous. One of the wonderful things that the foundation can do: we can capture money. So they just would communicate with me on a very confidential way where they wanted the gifts to go. And those gifts went out, and the family has since added substantially to that fund because of the relationships that we developed.

So when we come back to it, it's trust, it's performance, it's developing relationships, and of creating and enriching very special lives, having people wind up being able to do things that they just could not do without the foundation. So they [donors] can set up a designated fund<sup>11</sup>—and, indeed, upon their deaths a lot of them do, and this family has now set up some designated funds. But the excitement is when they're alive to fund their grants that become their grants,<sup>12</sup> when they're there to see what's going on.

Another (...) example of many: We've given a grant to the Florida Orchestra to do joint concerts, four rehearsals and then joint concerts with high school orchestras—life-changing experiences that do make a difference. And there are hundreds of possibilities, Mark.

DB: The Book Nook.

GB: The Book Nook. We had another Sun City Center resident, lived in the cheapest efficiency in the cheapest retirement home in Sun City Center, Hazel Bryson. She was an English teacher, and she was interested in literacy. Debbie got her hooked, taking her out to Ruskin Elementary School, and Hazel funded a book nook for the migrant students.

DB: Who had no books.

GB: Who had no money, no books. And here for fifty cents—if they had fifty cents; otherwise they got it for nothing—they could buy a book.

DB: Brand new.

GB: Brand new book. And this meant a lot to Hazel, and we went on to fund a number of other things. When Hazel died at over one hundred years old, she left \$1,700,000 to the Foundation. Nobody would have guessed the money that she had.

Another [example is a] family [that] had just not been involved at all with philanthropy. I thought, Well, let's get them out to Lowry Park Zoo, and had planned some things ahead of time (...). He [the husband] was now in his mid-eighties. He had been thirteen years old the last time he was at the zoo. Got him to understand what the zoo was about and see the back operations of the zoo. And I brought along two people from what is called the

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<sup>11</sup> Interviewee clarifies: "An endowed fund to provide annual grants to nonprofit organizations selected by the donor."

<sup>12</sup> Interviewee clarifies: "Their specific programs."

Sawdust Engineers in Sun City Center. This fellow wound up funding money for the Sawdust Engineers to build benches and mating cages for Lowry Park Zoo. He funded several things while he was alive, and when he died about two years later, his widow said, “Up until a day before he died, he kept talking about the trip to the zoo.” They left six million to the foundation—again, because we enriched their lives.

MG: How many donor-advised funds are there at the foundation? What sorts of things do they cover? You mentioned the zoo, the orchestra. And what continuing role are you and Debbie playing in increasing the funding and support of the foundation?

GB: There are well over a hundred donor-advised funds. Numerically, it doesn’t sound like a lot, but the foundation—this foundation, and the community foundations across the country, have never effectively been mass marketed—that’s the United Way or the [American] Heart Association, the [American] Cancer Society—because [for] the foundation to be successful it’s so labor intensive.

The foundation funded lots of projects for migrant children and families, inner city projects. I’m working with the Carl Sagan Academy, which USF [University of South Florida] is involved with; a fellow named Jim Siglin is one of the donors, with wonderful values. There’s an afterschool program going on at Carl Sagan because of Jim Siglin. So, I’m involved with that.

We recently got a project funded for the Boys and Girls Club with chess. I thought chess is critical, and these children don’t get out of their neighborhoods. And so, there are several donors, including Joe and Anne Garcia, that have funded money to bring about chess tournaments within the Boys and Girls Clubs. The top hundred [students] (...) will go for an overnight at the Florida Aquarium to see a different life. And in that process, these middle schoolers are selecting what profession they might be interested in. Could it be marketing? Plumbing? Marine science? Accounting? Administration? They’ll be shadowing their counterpart at the Florida Aquarium to understand why these people are excited about their line of work and what they needed to do well in school to get there. And then the top fifty this fall will be going to Cape Canaveral for an overnight—again, hardly any of them have ever left Tampa—to let them know that there’s a huge world out there with unlimited opportunities. That has come about this summer.

Leadership to me became obvious. If we can [strengthen leadership skills]—like with the principals: if we can strengthen the principals, we can strengthen a school. If we can strengthen an executive director of a nonprofit, we [will] have strengthened (...).<sup>13</sup> I did not have time to work on this when I was running the foundation, but I [can focus time] now. We are doing a leadership program for nineteen executive directors of nonprofits. I’m not running it, but I’ve put it together, and I’m helping; hired the program director, an excellent woman, Mary Grace Duffy, who spent most of her career in administration at Harvard. Comes with a wealth of knowledge and devotion.

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<sup>13</sup> Interviewee clarifies: “We will have strengthened the entire nonprofit organization.”

We<sup>14</sup> are together with these executive directors almost an entire day once a month, and then Mary Grace does personal coaching each month. We have worked with them on the economic crisis, on developing better relationships with their boards. We are now moving where they have selected two or three items which will be their legacy to the organization. What do they really want to be known for? What do they really want to accomplish to make these organizations great organizations? [This is] what we're working through with them now.

September, we'll be launching a program to work with their boards. Board training needs to be improved in the community. And we'll be doing that with these nineteen organizations, to get them to realize the roles they need to play, and the rewards that can come out of better leadership. And I hope, Mark, that we can do something similar with principals—with a smaller group of principals—in 2010.

MG: You mentioned running the foundation. Did you leave full time employment?

GB: I did. Debbie and I were staff for fourteen years. We poured our life and soul into it, and I felt that I was perhaps running out of steam. And it was time to step back into a volunteer role, and let the foundation continue on to do greater things. David Fischer, the past mayor of St. Pete, replaced me as the president of the foundation. And David's been good enough to let me continue on, so I'm co-chairing the professional advisory committee with Dan Honegger, who is head of Northern Trust, keeping relationships with donors, working on the leadership programs—and as a volunteer and as a funder.

MG: When did you step down? When did you and Debbie step down from the foundation?

GB: That was four years ago, in—so, 1995?

DB: Two thousand five.

GB: I'm sorry, 2005.

MG: Is it an appropriate term to say you're retired? Or is that not really— (both laugh) Or is that not really applicable?

GB: That word is not in my vocabulary, Mark. Now is the time for me to focus like I couldn't do before, and to continue learning as I am learning about leadership more than ever. And to play, I think, a more effective role as a community volunteer than I could have as paid staff with the foundation.

MG: So you have a passion, obviously, you and Debbie, for the work of the foundation. And you've spoken a little bit about some of the things you've been involved in. Are there other organizations where you're giving time or energy, in addition to the foundation?

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<sup>14</sup> Interviewee clarifies: "Mary Grace Duffy and I."

GB: I am a volunteer in trying to help different nonprofits. I've just got a call yesterday to help a nonprofit—as a volunteer—to help their development staff do better. And so, I am doing that.

In addition, I'm on the so-called senate, the board of the Academy of Senior Professionals at Eckerd College. And that group has some extraordinary people in it. I'm beginning to develop a role to connect members of that organization with nonprofit [organizations]. We've been helping the Pier Aquarium with better exhibits, certainly anticipate helping the Science Center of Pinellas County; there are some brilliant scientists involved with this group.

And I—time is the issue, 'cause everything takes time. To be relevant in our late sixties, and, I hope, seventies and eighties, is just a wonderful part of life today.

MG: Circling back to family life. Are you grandparents?

GB: We are finally grandparents. Our twin grandsons are fourteen months. We just spent a month out in California. A good part of that was with them and our two sons. With the computer today, we see them every Sunday. So, indeed, they're a very important part of our life.

MG: What are they doing? Are both your sons in California?

GB: They are both there, right. One's in San Francisco, one is just south of San Francisco.

MG: What are they doing?

GB: Our younger one, David, is with an unusual firm called Age Wave. They view themselves as the preeminent firm in understanding the elderly and what are the future trends. They consult with insurance companies or banks, brokerage houses, TV stations, to better service people our age. Our older son is a computer engineer with Shutterfly, and his wife is an editorial writer with *Nature* magazine.

MG: You're over here in Pinellas County. When did you move? Were you always in [the] Sunset Park area, and then came over to Pinellas?

GB: After we moved back to Tampa in seventy-nine [1979], yes, we were there. Moved over because of this Academy of Senior Professionals. I got to the point one day of just not being satisfied with what we were doing with grants. I didn't have time to research, and didn't really have much time to think. And I became aware of this group at Eckerd College, brilliant people from all walks of life, and thought they could add a dimension to the foundation that I could not alone do. And it sounded good on paper when they agreed to become my think tank for the foundation, but I was never here. And so, we decided in 2001 to move over and make it work. St. Pete sounds like a big distance from Tampa, as

some of our friends said it was, but it's only a twenty-five minute ride from here to the foundation office.

MG: I wondered about that, just as you were saying that; wanted to ask you about your perceptions. Now, how long have you been in St. Pete?

GB: Since 2001.

MG: We hear sometimes that Tampa Bay is the smallest body of water separating two cities, and sometimes we hear it's the largest body of water ever separating two cities. How do you sort of wrap your mind around this, these differences? And you may have heard when Pam Iorio and Rick Baker have spoken in the "Tale of Two Cities" about these sort of differences and similarities between their two communities.<sup>15</sup> Do you see that? Do you see differences between Tampa and St. Petersburg from where you sit? And has that shaped some of the organizations that you and Debbie have been involved in?

GB: The differences are primarily the differences in the history of the two communities, going back to the earlier part of the twentieth century. The first half of the twentieth century, Pinellas County was largely retirees. The county would largely shut down during the summer months. It was almost entirely Midwesterners. In the earlier part of the century, they were prohibitionists.

Pinellas had been part of Hillsborough County. People here—and being largely then white, religious, conservative—looked at Tampa somewhat aghast. Earlier, before the bridges were built, it was about a nine-hour journey around Oldsmar to get to the county seat in Tampa, which they viewed as corrupt. The port had a great influence on what we view as a richness of Tampa, with the large Latin community. But to them, Ybor city was, again, corrupt, mafia, gambling, prostitution: everything that they were against. So they wanted to sever [the Tampa dominance], and the *St. Petersburg Times* led the effort by making the roads the issue, that Pinellas was not getting its fair share of the roads. And that divided the county.

They were, at this point, two very different communities. Tampa desperately wanted to be a very significant city in Florida. Pinellas was happy just to be a laid-back retirement community. When the new airport was to come about, it was initially to be the Clearwater-St. Petersburg Airport, and it wound up in Tampa. There was talk of USF being settled—established—in Pinellas County, and that went to Tampa. The Bucs [Tampa Bay Buccaneers] went to Tampa. The [Tampa Bay] Lightning started here, and wound up in Tampa. And that's why [with] baseball—they went ahead and built this stadium [Tropicana Field] before they had a team, because they didn't want Tampa to one more time outdo them.

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<sup>15</sup> "A Tale of Two Cities" was a forum held on May 6, 2009 at the Centro Asturiano in Tampa. Moderated by USF St. Petersburg history professors Gary Mormino and Raymond Arsenault, the program featured Pam Iorio and Rick Baker, mayors of Tampa and St. Petersburg, respectively, discussing the history of both cities.



So, that was the history of competing with each other, rather than realizing that together it's an incredible community. More and more that's behind us, particularly with the younger generation. So, I live here, I'm over in Tampa on average of three times a week. The nonprofits, more and more, are merging as they need to merge—as the United Way did—to be on both sides of the bay. Raymond James is here, but an awful lot of their people live in Tampa.<sup>16</sup>

So, finally, we're beginning to understand that it's a combined area. It's an incredible area to live in. We have richness on both sides of the bay. More and more people are beginning to see that. The bridges are getting to be ten minute drives, not—

MG: In good traffic. (laughs)

GB: In good traffic, (laughs) and that will fortunately be corrected again with the Howard Frankland [Bridge].<sup>17</sup> The connections are coming; the fact that we crossed the bay—

There is a Pinellas community foundation that started in 1969, but there were residents in Pinellas County [who wanted to associate with the Tampa Bay Foundation]. Some of them worked in Hillsborough and resided in Pinellas. We started having people from Pinellas County call me to say they want to become donors of this community foundation. I'd send them to the Pinellas foundation, and almost all of them came back. And they [some of the Pinellas donors] got together one day and met with my key board members to deliver the message: This foundation needs to represent Tampa Bay, not just Hillsborough County.

And so, we're here. A number of the board members are now from Pinellas. A separate affiliate, the Community Foundation of Greater St. Petersburg [is established]. It is unincorporated, just like the one in Pasco is, and Sun City Center is—it's all part of the Tampa Bay foundation. That in itself, Mark, was a great signal to the community that we are one.

MG: Are there any organizations or activities that I haven't touched upon? Have I missed anything as I think about—we've talked about Aspect?

GB: Aspect?

MG: We've talked about Aspect and some of your other activities. And as we get ready to come to a close, I want to make sure that I have missed anything. Debbie, I'm looking at you; have I missed a piece of the puzzle?

DB: I think you've covered the waterfront with some very interesting questions. And although I haven't learned anything from George, it's been interesting to hear him pontificate. (all laugh)

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<sup>16</sup> Referring to Raymond James Financial international headquarters, which is located in St. Petersburg.

<sup>17</sup> The Howard Frankland Bridge, which is the bridge that carries Interstate 275 over Tampa Bay. It is currently being reconstructed to reduce congestion, a project expected to be complete in 2013.

GB: Well, I think one of the great things about the Tampa Bay area, Mark, is, had we stayed in New York, we never could have made a difference. Here, we all can make a difference. It's a community that's open to change, knowing that it's a changing world and that we're still learning, and we're still progressing. And newcomers are welcomed here—as you are, as we were when we arrived in seventy-one [1971]. And so, no matter what our age is and no matter what our position, the Tampa Bay area provides the opportunities for us to have the best life that we ever could in any community.

MG: I want to ask you, as you think about what I know will be a long and very productive—post-full-time-employment career, we'll put it that way— (all laugh)

DB: He's staying away from the "R" word [retirement].

MG: I'm not going to using the "R" word. (laughs). As you think about your legacy, twenty years, thirty years from now, please God, how do you want to be remembered? What will the legacy of George Baxter be?

GB: Well, it's an interesting question, Mark. I would say number one, of amassing assets, of changing the thoughts of how much we should give back, that we all are indebted to a community that has been good to us, and we owe something back. And I think people are more and more realizing that. So I would say that, Mark, and then leadership. We have the opportunity through the foundation to challenge the executive directors, principals, superintendents, to strive for excellence, to not accept the status quo.

And I hope the leadership program that I'm now working on evolves into something great for the future. I think it has the potential to. As that develops—and it will continue to develop—it will help raise the status of the importance of the nonprofit world and the significance of public schools, even though our children went through Berkeley. It's the public schools that we need to work on. So if we can raise the bar—which we're beginning to do—with the level of excellence of executive directors so they become more respected people in the community, raise the significance of what a principal means to this community, then indeed we will have accomplished something most worthwhile.

MG: Well, I want to thank you for the several hours you've spent with me this afternoon—Debbie, for your being here as well. I have learned a tremendous amount, and it's been very pleasurable.

GB: Mark, we are indeed honored to be included.

MG: Thank you.

*end of interview*