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MD:=Mike Deeson
GK:=George Karpay

MD: Welcome to the USF Library's Oral History Program. I'm Mike Deeson. Today our guest is George Karpay, a developer in the Tampa Bay area who literally has changed the landscape of this entire area. George, you came to the Tampa Bay area in 1959 and it was a much different place than it is now.

GK: Mike, you can't imagine how different it was. Where we have three or four or six lane highways today we didn't have things like that. We have the Howard Frankland Bridge, we didn't have that, we have an airport, that's probably one of the best in the world. Our airport was really very funny, I likened it to a South American Republic where you drive in and practically put the airplane in to the waiting room. It was completely different.

MD: Well I want to get to that, about how the area has changed, but let's first, let's do this chronologically. How did you get down here? In 1959 people were moving to Florida, you came from New York. A lot of people were going to the east coast, that's what you all heard about, Miami was the place to go, how did you end up in Tampa?

GK: Well I guess what I should start with...I was in the building business up in New York and I lost my business in 1957 and Mr. Eisenhower's recession. I paid everybody off 100 cents on the dollar and I left myself broke. I had a wife, three children and mortgage at the time, a fourth child didn't come until a couple years later, and I had to eat, so somebody gave me a job that had a draw on it that paid me a certain amount a month so I could support my family and I sold life insurance, and I hated it Mike. I mean I hated it. I now know what it's like to work at something that you don't enjoy doing everyday. It's horrible! Well anyway, I carried that job for about a year and a half and one day I walked into a building in New York and I saw on the directory there was the name of somebody that I had gone to high school with. So I had a little extra time, I stopped up to see him and I

told Jerry what I was doing and he said, George, do you remember Cy Werner? I said, yes, he's in the sweater business. No, he said, he went into the building business; he's down in Miami and making a fortune. I said to myself, I can't believe that, this guy is in my business and I'm trying to get into it. I said, I've got to figure out a way to get back into the building business. So, I said to myself, I had been to Florida and I didn't care for the east coast, maybe the west coast is where I wanted. I used his phone and I called the travel agent. I asked him, what's the first stop on the west coast of Florida, he said Tampa. I said give me a ticket to Tampa, round-trip. Now I didn't have the money for it, that I borrowed from somebody else but that's how I got here. I took a trip down here and in four days I covered four cities, Tampa, St. Pete, Clearwater, and Sarasota. I ran into a group that was willing to sell me some lots and....

MD: Okay, but you're talking 1959, you said you really were broke. How do you start a business, a building business, in Florida with no money?

GK: Well, what I did was, I got a hold of the fellows that I was buying the lots from and I said, I'll tell you what, you folks have a lot of land here and you're not experienced, this was their first project, I said, I have been in the building business in the commercial end of it, you've got a lot of commercial land or land that can be zoned for commercial. I will help you in designing the commercial land if you will sell me the lots that I want, a section, unit 5 we called it, in consideration for that I'll even give you half interest in my business, so you won't be giving up that much. But I figured I'd be getting in...they were the number 2 builder in the city at that time, and I get in to know who the financing sources were, who the best subs were and they agreed.

MD: So you come down here, you move your family down here and now you're in the building business. Tampa at that time, Tampa Bay, what kind of population are we talking about in the city?

GK: A little under 400,000.

MD: Did you realize that there was going to be a boom here?

GK: After I looked around here and I saw what the natural attributes were...first of all I had a feeling that Florida was about to explode because people up north were not happy to live in those cold cold winters, and they felt like we did. My kids were constantly sick, they had croup, they had asthma, they had all the things associated with cold weather. And there were a lot of other people that were in the same boat,

and I said to myself, sooner or later there is going to be an explosion to Florida and I want to be in on it.

MD: When you came down here was your venture the "on your lot" venture?

GK: No....

MD: Okay, so what did you start with in the homes?

GK: Well this group that I bought these lots from, actually it was called, they were the company known as Lamont-Shimberg, who everybody has heard of. I gave them \$10,000 which I got from the sale of my house. That's all the money I had in the world, and they sold me the 72 lots. And by the way, I sold Charlie Lamont an insurance policy which premiums helped me fund my ticket there and back. And you could really say that if it weren't for the Shimbergs making that deal with me I wouldn't be here today.

MD: Now where were the 72 lots?

GK: They were Unit 5 of Town and Country Park. When you drive down Hillsborough Avenue they're on the south side...the southeast quadrant of Hillsborough Avenue and Town and Country Blvd., all that land in back of the commercial area.

MD: Now, as I recall back in 1959 anything north of Kennedy was like farmland, I mean it was the sticks, right?

GK: Mike, we had the most beautiful road I have ever seen, Old Memorial Highway was a road that started at Kennedy Blvd. and wound its way up alongside the water area where the Hyatt Hotel is now, and it went...it kept on going up and wound its way up near the timberlane subdivision and it was an arch, an absolute arch of oak trees the entire way, it was the most beautiful road you ever saw. And, of course, that's one of the things that had to go as this area expanded.

MD: But people back then didn't go north of Kennedy Blvd. I mean, I wasn't around but my family has been here for a long time and my wife's family and they said, nobody went north of Kennedy. I mean did they look at you and say, George, you've come down here from New York, you're gonna built north of Kennedy, are you nuts?

GK: Well there were a couple of builders working up in that area and doing very

well and there were a lot of areas out east that were going. There was a large, the largest, developer in Tampa who had a slogan that said "look east and save a thousand dollars" he was building houses in the low price range. There was Brandon which had just started to get housing but the area was just also starting northwest Hillsborough County out in the Town and Country area and that's about what was going on in 1959. The semblance of communities were starting to appear and, of course, in the 60's it kept on going but the 60's weren't a rampaging 60's as much as the 70's and 80's.

MD: I want to stick with '59 for a second. What were the houses, your houses, what were they selling for?

GK: Well, our house sold, with the lot, for \$10,250 and there were actually guys who were selling them for \$8,850. There was a special government program they called them 203-I, you could get in for \$200 down and you could buy a house with an \$8,600 mortgage. Ours, we were in the upper scale, we started at \$10,250.

MD: How big a house?

GK: The house had about 900 sq. ft., had a screen porch on a 60 x 100 ft. lot with water and sewer. It was a terrific buy and those houses are selling today in the \$40-50,000 range.

MD: Do you remember the interest rate back then?

GK: I don't remember the interest rate, but it was not extraordinary.

MD: Okay, so you started with that, you were successful with those houses?

GK: Well, what actually happened is, things got very bad, they announced the closing of MacDill Field...

MD: We've been through that once or twice before.

GK: Yeah, well this was the first time, that's right. And when they announced the closing of MacDill Field, I mean things really went to pot, business got terrible. Fortunately for us, fortunately or unfortunately, Mr. Castro came upon the scene and as he rattled his sabres they didn't close MacDill Field and things completely reversed themselves, but until that happened things were getting tight and so the people we had sold our lots to, or bought our lots from, said they weren't going to sell us anymore lots, so I could understand that perfectly, so we had to go and find

another way to make a living. I noticed in my travels that there were a couple of guys selling houses what they call "on your lot." Well, in New York we didn't have that concept, people didn't go out and buy a lot, but here in Florida, people used to come down here and buy lots for their future retirement or for whatever reason where they'd have a larger tract, cut out a piece, give it to their children, and so there were lots all over the place in the state of Florida. And I noticed this couple of builders that seemed to be doing a pretty good job at it. I remember we once went...my father came down here, he was living in New York, he came down here with my brother and we looked around and we went into one of these builders' offices and this guy spent an hour and a half telling us the worst parts of this "on your lot business" and when we walked out, I remember my father and brother said, "Boy, we don't want to be in that business." And I said, you know something, for a guy to take an hour and a half to tell us all the bad parts and not one good part of that business, that must be one hell of a business. And, we looked into it further and decided that was for us, particularly since we didn't have any money. All you needed was to find "a lot," get financing for "a house," and hope that the people would come by and buy your house, because the house was financed in the name of the customer, so they got the construction loan and all you needed was your overhead money until you could deliver the house. And so that's the business that we got ourselves into. We started that business in May of 1961 and we crested in that business until we sold our company, we got up to 50 houses a month building in eight counties, practically building the whole house with our own crews, with our own trucks, with our own generators and it was quite an operation.

MD: So from May of '61 until when...?

GK: We sold our company in 1969 to Leisure Technology up in Lakewood, New Jersey. One of our suppliers walked in to my office one day and he says, "Georgie, there's a guy in New Jersey, you two guys were made in heaven for each other, you gotta meet him. He just sold his company and is looking to acquire other builders." I said, "Okay, I want to get out of this business, I'd like to meet him." This guy came down, he brought his three lieutenants with him and one of them, his vice president, went with our vice president of construction, one went with another, our controller, another went with our marketing person and at the end of the day, he said to me, "Okay, we're ready to do business." And we made a deal.

MD: That same day?

GK: That same day. We made a deal, we shook hands, the lawyers drew the papers up and inside of, it took less than, a month we had a closing.

MD: Now where were most of these "on your lots" built, throughout the entire area or...?

GK: Well it started...most of the scattered lots were owned out in the Brandon area, there were some out in the northwest but not a lot, most of them were in the Brandon area and around Belmont Heights and south towards the Apollo Beach area. The northwest, although there were some scattered lots up there, were mostly larger tracts.

MD: Now most of the people who bought these were coming from out of the area moving south, was it a migration type thing?

GK: No, no, most of the people that owned these lots seemed to have been living here for some time. They either got their lot from a relative or they bought them, but most of them were residents here of the area and knew that they wanted to live in that specific location.

MD: Now the Tampa Bay area, let's go back to the '60s again. There was no Performing Arts Center, there was, there was...downtown was a sleepy downtown, there was no sports, like the Bucs, USF was just getting...it was a much sleepier little town.

GK: Yes it was, and it was wonderful! I remember my daily regimen was, I'd work in the morning, I'd go downtown and go to the YMCA play handball for an hour and a half or so, go across the street to the University Club and have lunch and then come back up and be back in my office in the afternoon and work until about six-seven o'clock. There was no problem getting parking, life was much easier and slower.

MD: Did you see though, with the migration, you felt the pulse, the people would be coming here, did you know that that was an era that you'd better enjoy now because it certainly was going to change?

GK: Absolutely! And I realized that we could not stay in the "on your lot" business for technical reasons, it just didn't work. It took too long to process a lot for the title report and the customer for the credit report and by the time you got all those approvals...we started to be...we were in an inflationary period then don't forget, Mike. The Vietnam War had started in the mid-60's and inflation was starting to rage and so time was very important. I could see people were starting to come

down here in larger numbers than they had been, so in order to take advantage of that you had to have tracts of land available for which you needed money to be able to buy. I didn't have that, so I thought if I could sell my company, accumulate enough money to buy land, eventually I'd sell my company, buy some tracts of land and get into the building business as I wanted to. And that's kind of the way we did it.

MD: Is that how you bought Timberlane?

GK: No, first I did the, I built, a project out of Fort Myers with a golf course, 2,000 condominiums for a retirement community. That was very interesting, I was working with older folks such as myself today and we met some very, very interesting older people, some movie stars, some athletes and I learned a lot from those people. After I had worked for this company for several years we had made a lot of money for the company and you know, Mike, it was very interesting because the boom seemed to be in other areas and not that much in Tampa, but I had confidence that it was going to happen here.

MD: Why do you, before we move on, why do you think it wasn't happening here?

GK: I really don't know, it often puzzled me, but I know the airport didn't get built until 1969...

MD: And there were a lot of nay-sayers that said, why in the world did you want to do that, right?

GK: Oh yeah, there certainly were, there were always nay-sayers, always, but that area had a lot of vacant land available to it so, when you stop and think about it, take a look at Tampa International Airport, how many cities do you know of that have such a magnificent structure so close to downtown. People can come in here and be in downtown in no time, you don't find that, go to Dallas for example, or Chicago, or New York, you'll see how long it takes to get to downtown or where there the business activity is.

MD: So the slowdown in the boom actually worked for an advantage to Tampa in the 90's and into the next century.

GK: Absolutely.

MD: I mean that's a real important part of the success of this area.

GK: And let me tell you, when it started to boom it really started. We had a recession here in the early 70's but things were already in place. That airport was a wonderful way to attract people here. I don't think that people who live here today that weren't living here then realize how important that airport is to this place...to this community. It attracted all kinds of things and people, and ideas. It was the nucleus for the boom that developed.

MD: Okay, now the boom starts coming, you've been knowing all along, it's going to happen, it's going to happen, were you prepared for it?

GK: Mentally I was but that's about the only way. What I finally did was, Mike, I made a sale...I made a purchase of a piece of land, a large piece of land on Waters Avenue. Waters Avenue in those days was a single lane blacktop road that went nowhere, but I said to myself the only place if Tampa can expand, that's where it's gotta happened. It's going to happen as we continue northerly. And so I tied up some land there on an option basis, and to make a long story short, on an investment of \$10,000 for our company we made \$980,000 sale...profit...on the sale of the land. The company I was working for was ecstatic. The guy who was...the fella who bought our company, who was very happy with our results, and he took me aside one day, he flew down here, and he took me aside one day and says, George, you should not be working for another company, go into your own business again, I'll give you a write off, meaning the next piece land that I brought to him, that I thought was great, he would give me a letter saying that the company had no use for it and that therefore I could buy it myself, and that's exactly what happened.

I found another piece of land on Waters Avenue that I had some wonderful ideas for and I got the financing from a local institution that was willing to back me and I started that project.

Now you know, interestingly enough, Mike, it's the second time in my life that I went practically broke but not altogether. The company that I had sold out to gave me a lot of stock, I didn't get much cash and they in turn went practically bankrupt. Their stock, when they bought me out, went up to \$38 a share but I was not allowed to sell it. It was, they call it a section 133 or 144 stock and by the time I was allowed to sell it the stock had zoomed to 1½ and that was the time I was getting out of this company. There was a bank here that I had been doing all of my financing with, the Exchange National Bank of Tampa. They treated me like a son, and although I really didn't have the financial statement, they had a lot of

confidence and they said they would back me in this next project.

Fortunately, Tampa Federal Saving and Loan, who I had done a lot of business with in the "on your lot" business, came along and said, look, we've been looking to do a joint venture with somebody, we would like to do it with you, do you have any land? I said, as a matter of fact, I do. I had just bought this 80 acres and they said, tell you what, we will give you the market price of the land, we'll be 50-50, we'll supply you with all the construction loans you need, all the permanent loans you need, but we want a promise that you'll submit all those loans to us. I said, that sounds wonderful. So we went into the business and we were very, very successful. It was a project out on West Hillsborough Avenue, or on West Waters Avenue, excuse me, and things were rolling along very, very well and then a very - - you know it's funny when I look back sometimes, some of the breaks that I got - - a very interesting thing happened. We were doing so well, and I was looking for another piece of land. A broker came to see me one day and he said, you know George, way on the West of where you're working, on Sheldon Road, there's a tract available out there that I think you ought to look at. So, I said, okay, I'll take a look at it. I looked at it and I liked it. He said, a lot of developers have looked at it and don't think much of this piece of land, so I want to tell you, you're going to, you are looking at something that has been picked over. I said, well, it sounds interesting, how much is the price? He told me the price and I said, that's out of sight. He said, well you understand that is the price and it isn't the price, that's the price the heirs would like to get.

MD: It was owned by someone who had passed away.

GK: Yes, and this fella had my name in his pocket when he dropped dead on the sidewalk one day.

MD: Wait, wait, let's back it up, you told me this story once...how did he get your name? The guy who owned this piece of property, it was a big piece of property out west of Hillsborough.

GK: West of Sheldon Road.

MD: West of Sheldon Road, okay. Now let's back it up. This guy's name was...?

GK: I forget.

MD: You forgot, okay. How did you meet him?

GK: He came down trying to sell that piece of land to developers and, including, to me and I had turned it down and a lot of other people had turned it down.

MD: Approximately what year?

GK: That was about 1974.

MD: Okay, so he's down here from New York....Philadelphia, Philadelphia right, and he's trying to sell, he's trying to pawn off this land and everybody says, thank you, no, the price is too high, this is off in some area that's not going to make sense.

GK: Exactly!

MD: Okay, now what happens?

GK: Well, the guy went back and I had told him that if he ever decided to drop the price I would be interested, so I guess he kept my name on that slip of paper. Well, when he died the heirs wanted to sell this. The judge who was probating this estate said, look, we want to clear this thing up, if anybody wants to give us an offer on this we'll be glad to accept it but other than that, we're looking for about...I think it was about \$5,000 or \$6,000 an acre, which sounds kind of ridiculous in today terms but that was a high price then. And the broker told me that they were going to go and get an appraiser and appraise the land to see if it really was worth that much. I asked them what was the name of the appraiser and he told me. Well, when I heard that name it reminded me that I had run into this appraiser when we were working in Lakeland. Every time I tried to put a deal together through the Lakeland Savings and Loan this appraiser would appraise those lots of those people for half of what they were worth. The man was not cognizant of values. Well, I realized that there was going to be other people interested in this piece of land because if the price could be reduced somewhat they'd be interested. So, I told the broker, you tell the judge whatever the appraiser comes back with I'll give you a contract, sight unseen, right now in blank and I'll sign it that I'll buy this land, subject to the terms that I will lay out. But I will give you the price whatever the appraiser says. The broker thought I was crazy, my lawyer thought I was crazy, and I probably was, but I knew that this appraiser, whatever the land was valued at he'd come in for much less...whatever it was really worth. And that's what happened.

MD: Do you recall what it came in at?

GK: Yeh, it came in at about \$2,000 an acre. I set a series of six options, we divided the land up into six parcels, I tied up each parcel on a option basis, it didn't take much money to do it and we started out with either \$1,500 or \$2,000 an acre and it had an increment to it of a certain amount every year and my average land cost was peanuts compared to what it was really worth, or what it would become worth, because we put a lot of houses in those years that have real value. You see, Mike, when you build a subdivision, the day you start buying your land is the day it's decided whether you're going to make a profit or not. The value and the price of the land is the key. If you can buy your land and value it cheap you can sell your house inexpensively, and that's what happened, we had terrific prices, nobody could compete with us and we sold houses very, very well.

MD: Well, I mean, but you really had a commitment to try to do moderate housing. You didn't want to make the houses that people couldn't afford to buy.

GK: Well, as a matter of fact, I had a concept that I called value engineering, Mike, and what that meant was, first you took a look at who you were trying to sell houses to and you picked out what their economic means were and then you try to gear the house to their means. If I decided that my market was an entry level market I had to keep the houses relatively small and inexpensive, so I would design a house with basic things in it plus some particularly nice areas that were included in the house, some gimmicks, for example, that in those days, not everybody had garbage disposals or not everybody had a screen porch, well even not everybody had air conditioning, believe it or not. So, I would design a house with one or two of those frivolities added in and then I would figure backwards how much that house would cost on a monthly basis to the consumer and that had to hit the same area that I decided in the beginning that I wanted to hit. If it was too high I had to scale back, if it was too low, I could throw some more things in or make the house bigger. So that's what we called valued engineering. We decided that the entry level housing is where I wanted to be. I have always been interested in the lower priced houses. I felt that this area was not an upper income area, it was more of a working class area and I wanted to appeal to those people.

And that particularly was driven home to me in 1975, my daughter came back, with her new husband, to Tampa and they were looking for a house. I asked them if they had found one and they said, Dad, we can't afford houses here we're going to have to rent an apartment. I said, your husband's working and you're working and you can't find a house? She said, there just isn't anything around. I said to myself, I know I'm right. Entry level housing is the place to be and so what I did

was I tried to design a community that had a lot of nice things in the house, and the way to get the price low was to make the lot sizes slightly smaller. Other people had tried this idea in reverse, they put bare necessities into the house on a very large lot, but the people that were buying it were interested mostly in the house not in the lot, so I turned it around and I gave a terrific house but a very small yard, but that's what people wanted.

MD: And less to mow, too.

GK: Pardon me?

MD: Less to mow!

GK: Absolutely, less to mow. I'm sure people appreciated that. One of the things we did, of course, was to make - because the lot was so small - we enclosed the lot in a privacy fence so that at least with the small amount of yard that they had people had the privacy of that small yard.

MD: You know, as Tampa becomes more land locked and there's more housing that niche market sort of disappeared. There are a lot of working couples that have a tough time today even finding that entry level house.

GK: Well, you're right. What's happened over the years is that the government has decided that they want the lots to be of a certain minimum size that far exceeded the lot size I was using. Well, that automatically raised the price of houses, right, that one move right there substantially raised the price of entry level housing. And everything started from there and worked its way up and so that was the beginning and, of course, that was the middle and late 70's, inflation was starting to really roar ahead. As you know things started to get out of hand, interest rates went crazy, 15%-20% interest rates in the late 70's and early 80's and there was a real boom. People started coming down here in the early '80s like you cannot believe. You could go to work one day and come back home and see three or four new buildings starting up in an area that there was nothing there before. It was a magical time.

MD: You know you talked about the government, let's go back when the boom was starting in the 60's and the 70's, government and zoning was a lot different in this area than it is now, I mean, you just sort of went downtown and you knew everybody and said, Hey, I'm here, right?

GK: It was much, you're right, it was much less sophisticated than it is today.

MD: Good or bad, was that good or bad?

GK: Well, it was both. It was a lot easier to get all your permits together, but it was bad to the extent that the land was not being used as wisely as it should have been. There were areas that we now know should not have been developed because they serve as recharge basins for the aquifer below. Developers would go in and tear out those areas and finally the government decided they were going to put a stop to that. Also there were environmentally fragile areas that the government decided they were going to put a stop to developing. The sewers were not adequate and there was contamination of the Bay and so the government decided that they were going to require advanced waste treatment and instead of relying on developers, the individual developers that put them in, the government decided that they would set up districts and they would provide the sewage and water treatment plants...and the water plants. Things really started to change in that respect. You might own a piece of land today, have it all zoned ready to go, but you found that there was no water or sewer there and if the government had plans to put the sewer in you had to wait until they did it. You could make special arrangements but it was very difficult.

MD: So a little bit of foresight in the 60's might have made the Tampa area these days a little bit better managed.

GK: Well Mike, I think we did pretty well. You know, it's very easy to have a vision that looks in back of you, 20-20 vision is always hindsight vision. But I think for the most part the developers did a pretty good job here, they didn't rape the landscape, but they did take advantage of what they thought were natural areas. Now, for example, today builders have come to realize that if you buy a site with trees on it, that's a wonderful thing to have, people want to have trees on their site. Thirty- thirty-five years ago builders would knock the trees down.

MD: Knock it down right.

GK: Because they made it easier. Well today nobody in his right mind would do that because people are looking for sites that have trees on them and the next best thing to that are trees around it. Builders today try to develop areas where their backyards look out onto environmentally sensitive areas. Also, the builders are trying to develop areas where...they won't put two lots back to back with each other, they'll try to offset it so no neighbor has to look directly into the backyard of another neighbor. There are a lot of things that have happened that we've learned from the past, but it's a metamorphosis, you can't just go from one to the other

without going through the steps in between. I think the development community here did it in a very wise way.

MD: I want to talk a bit, move away from the development a little bit into the social psyche of the Tampa Bay Area. I mean you've been here since 1959. Someone who's seeing this or listening to this might not have a feel for the area. Let's talk a little bit about the 60's with the Cuban missile crisis; what was going on when MacDill was about to be closed and then as you said, Castro started sword rattling and all of a sudden it changed everything in this area.

GK: Yes, and it changed the areas in an interesting way. Don't forget that was also the area where the lunch counters had their sit-ins in the, I think it was 1960 that the lunch counters...

MD: Right in downtown Tampa

GK: ...Had a sit in and the black people sat in there and demanded service. Mike, I can never forget the disgusted feeling I had when I first came here and I saw water fountains for colored and for white. I saw the beach on Courtney Campbell causeway, there were the signs that said, for colored bathing - for white bathing. Coming from up north I just couldn't get used to that. I didn't understand why that should be the policy. I thought it was modern times, but that's what it was then. As more and more people came down here they began to see that that wasn't the right way to do it. And even still Tampa had some riots, as you'll recall, that finally had to... seems like sometimes it takes violence to make people understand that things are not the way they should be. We were building in an area, when we were in the "on your lot" business, building on other people's lots, and one of the areas was in Belmont Heights which is now the area around Hillsborough Avenue north and south of Hillsborough, from 15th Street say over to 48th Street, that area was inhabited by working class white people.

Little by little the lots there, and they were mostly 50 and 60 x 100 ft. lots, started to get sold to black people and they started moving in and there was a lot of unhappiness amongst the white people. One day we had a young man and as I recall his name was similar to yours as I told you, he came in with his wife, a lovely young couple, they had just gotten married. They bought a lot in Belmont Heights and wanted to build a house, we agreed, we built the house for them and during the course of construction we got a letter from a group saying they were the Alabama Four, saying that if we continued with the construction of that house for this black person...they didn't say it that way, they used the "N" word, they would burn it

down. Well, I called the mayor and I told him what happened, and the mayor said, well, we'll put 24-hour guard duty on that house. Go ahead, don't stop. About a week before the house was done the mayor told me that he had to pull the police off. As a matter of fact, nobody told me, I just went there one day and found there were no police there, and sure enough that night the house was burned to the ground.

That couple came to my office in tears, they were hoping to move into that house. All their hopes and dreams were on their moving into that house. And in a rambunctious moment I said, don't worry we'll rebuild that house for you. So we took the money from the insurance policy and decided to rebuild the house, but what I forgot was that we couldn't get another insurance policy on it because the insurance would not reinsure it. Well, the only solution to that was that we had to build it fast and so we put our own guard service on and we built the house in 17 days and delivered the keys to that couple. I look back on that with a lot of fond memories because that young man and his wife got what they were looking for and we did something that was really out of the ordinary. I felt good about doing that.

MD: But it shows that it was not an easy road always.

GK: No, no it wasn't. During those years the lower priced houses where we were building had that happen. I mean when you stop and think about it, people couldn't live in the neighborhood because of their color. Now we don't have that happen today. Can you afford it? You can move into that house. Jobs were different, you didn't see black people downtown at all in office buildings, you just didn't see it. The schools were segregated. I remember going to a couple of the black schools in the area and I was appalled at what the conditions were. I felt it just wasn't right, and when the federal authorities finally put in the school busing as we know it today, I was in favor of it because I had the feeling then that given the same amount of money, back in those days, I don't know about today, but if you gave the same amount of money to one school district as to another school district somehow or other the black people would not get a fair shake and their school would not be built as well or be serviced as well. And I think that the busing solved that problem.

MD: You know, George, I mean today it's pretty accepted by folks that obviously that makes sense, but back then you were an established builder coming from New York and not everybody felt that way. There were some folks who had been raised in a tradition of segregation. How hard was it to say to some of those people, many of whom might have been your friends or acquaintances or business people you dealt with, to say, that's wrong, we've got to change the system. How tough was

that?

GK: It was very difficult. You put your finger right on it. I have some friends and business associates, people working for us, who felt very strongly that that was not the way that they wanted to see things handled. And you had to tread very lightly when you got into these discussions because you didn't know who you were talking to and how fiercely they felt about this. Those were tenuous times. But Tampa got through it and I think that Tampa today is one of the best communities in the United States.

MD: I want to go down another road, literally another road, the Howard Frankland Bridge and the bringing together of these communities which still has not happened entirely. There is still a lot of parochialism with the different cities here and all, but prior to that, I mean, Pinellas County was another world, it might as well be the moon.

GK: You're absolutely right, Mike. The Howard Frankland bridge was a boom to this area. There was no Ulmerton Road when I got here. If you wanted to get to the beach you couldn't go on a road from where the Howard Frankland bridge ends and Pinellas County, across to the beaches, you had to take Gandy and that was the road which didn't let you off where you wanted to be most of the time. But when they built the Howard Frankland bridge and they widened Ulmerton Road and made it the complete access from one end of Pinellas to the other. That absolutely opened up trade and travel. It was almost like two countries were suddenly able to do business together. We bought some land, as a matter of fact, over on the beaches and built some highrise units over there, and I can't get over how people were starved for access to the beaches, to have their condominiums. They sold very, very fast.

MD: Let's also talk a little bit about the arts. I know when I came here in '82 there was no Performing Arts Center, Ruth Eckerd was here, but the Performing Arts Center, at least for the city of Tampa really changed things, and there were a lot of people who were staunchly against that as well.

GK: Well, as a matter of fact, the fellows who were the driving force behind that, in their due diligence, figured that this community should have three separate playhouses ranging in size from 900 seats up to 2,500 seats. There was a lot of criticism for that. One of the biggest gifts my wife and I ever made was to that Tampa Bay Performing Arts Center and we really enjoy going to that structure because we have a personal feeling towards it. We felt for this area to succeed, you

can't just go ahead without being cognizant of the arts in the area. And that was probably the focus of the art area in this community. Now we have a museum but the Tampa Bay Performing Arts is really, I think, the center of our cultural area.

MD: But there is a lot of opposition to that. I remember when they dug the ground...H.L. Culbreath, he was head of the thing at that time, hit that shovel and there were a lot of people saying, "What are they doing in Tampa, who will come to shows here and who will come to the Symphony here?" And now it's one of the most successful touring Broadway theaters in the country.

GK: Well, as a matter of fact, and I was on the board of trustees of the original group and it was a lot of trouble because we didn't manage the place as they are managing it today. I think it's Judy Liesee, is her name, has really taken over that place and run it where it is no longer beholden to everybody to get contributions, they're standing on their own two feet. They've done a wonderful job in making that self-sufficient. And, by the way, I might add, Mike, I don't want to forget one area that we haven't discussed. But, I got here just as the University of South Florida was born. It was born, I think, in 1958 when Sam Gibbons worked out the details, he and a number of other people, of course, to start the University of South Florida. I mean talk about a barren countryside, you can't believe what this area looked like. There was absolutely nothing here, it was a wasteland, and they started putting buildings up here and that's when development started coming up here and that literally changed this whole northeast area of Hillsborough County.

MD: And there was a lot of opposition to that too, I mean there was a lot of rivalry from FSU alumni and University of Florida alumni who just didn't want those dollars to be drained away. It was not an easy road, you know, people say a college, sure, you want a university in your town. I wasn't an easy.

GK: Talk about naysayers, Mike, I can remember people saying to me, what do we need another university for, we only have about 400,000 people here, why do we need a university? We have FSU and the Gators, and there was Stetson and a few others colleges, you know, there are always nay-sayers around. Whenever you want to take a giant step forward it seems there are always some people, for whatever the reason, who are either afraid or for their own self-serving interests are always afraid to take that step forward. But the people in this area saw that there was a need for what was going to happen here. You know, there were some people that really saw what was going to happen in Hillsborough County and Betty Castor was one of them. I remember Betty as a County Commissioner. Despite the fact that I was in the development area I always felt that I could talk to Betty and get a

fair shake. She was just not arbitrarily against development as a lot of people were. You know, in that area there were a lot of people that liked their own little niche. They were happy here, they didn't have the hubbub of the east coast and they liked it the way it was. Betty Castor was one of the few people that you could talk to and she could see both sides of the picture. And that's why Betty is where she is today. Because she could understand what was about to happen.

MD: Not only has the university been a boon to the educational system, but as you started to say, the growth and the development in terms of housing that never would have been around here had we not had we not had the university.

GK: Well, look at the hospitals that we have in this area. We have the Veterans Hospital that came here, the University Community Hospital is here. One fed on the other and the synergy that developed only helped in the development of Hillsborough County. We now have large areas in the northeast where we have industrial parks and office parks. Thirty-five years ago nobody could have conceived of that happening up here to the extent that it has. We have one of the finest industrial parks and office parks here in all of Hillsborough County located not far from the University of South Florida. And now we have an area called "New Tampa." I remember two gentlemen, they were both judges, one was Judge Kicklighter and the other was Judge Spoto, I think it was, put me in a car one day and took me for a ride out on the road to nowhere. That is now called Bruce B. Downs Blvd. And by the way, let me tell you something, Bruce B. Downs was a wonderful guy. Bruce was our county engineer and a more regular guy never lived. If he was alive today and he saw the name of the street, his name on that street, he would be laughing himself silly because he just was a down to earth wonderful man, and I'm sure it would never enter his mind to have a highway like that named after him.

Anyway, the two judges put me in the car and they took me out on the road to nowhere which went all the way up to highway 54, towards 54. I don't know that it connected at that time, it didn't as I recall. They said to me, George, here is where the next Tampa is going to be. I looked out and I saw palmetto bushes and I saw nothing, absolutely nothing, I didn't even see any cows out here, it was just nothing. And I looked at them and they said, you know, over there there's going to be an interstate. It's going to come up here and we're going to get a bridge to build over the interstate so you can get from one side of it to the other. I looked at these two guys and I said, they've got to be nuts. I said, so gentlemen, when is this gonna happen? Sooner than you think son,

was their answer. I said, well, I'm not the guy to talk to about this. This is too far from me you've gotta have somebody that's got some real....heavy money and heavy backing and the ability to see...to put all this through. And these two fellas said, "Okay George, but don't forget you're missing out on something terrific." Well it happened exactly as they said it would happen. The bridge, the Livingston Avenue Bridge, goes over the interstate, they built the interstate, and now you have people living out here in what we call New Tampa, there was no slum to tear down, it was a natural for the new part of the community to take place. It was just an open expanse. And as soon as the zoning was in place and the land use was in place and the city of Tampa put in the facilities, the utilities, it was a natural. And what we see out there today had to happen.

Interestingly enough, Mike, the people that are responsible for some of the biggest projects here, were not native Tampanians; they came from other areas. Town and Country Park was built by three fellas, Lamont and the Shimberg brothers. They were from New York. The fellow who developed and set up the whole area of New Tampa was from Denver. I don't recall his name exactly but he wasn't from Tampa. A lot of the major developments, the downtown areas, the high rise buildings that you see, started with fellows coming here from Dallas. Apollo Beach to the south was developed by Francis Core who came here from the Lansing [MI] area.

MD: That's because it was a smaller community. To grow like it did you needed some outside resources.

GK: One of the few people was a fellow like Jim Walter. Jim Walter put Tampa on the map, so to speak, because he developed the concept of building houses on other people's lots (and you finished the house yourself) and took it nationally. But there weren't many local fellows that would develop areas in Tampa as the outsiders did.

MD: There's one other area that I want to get into. When you came here in 1959 could you have in anyway imagined that we'd have a professional football team? Professional baseball team, that's about to start; a professional hockey team; and USF is going to have a football team. I mean this has turned into a great sports area.

GK: What we had was the University of Tampa and what a great team that was. We would go to Phillips Field on a Saturday night, everybody was there, the stands were full. The reason I'm laughing is because Bernie Epstein would be on the time clock and if the University of Tampa needed a few extra minutes on the clock,

somehow or other we got some extra time on the clock. It was wonderful, it was a small town atmosphere, everybody knew everybody, and nobody ever dreamed that there would be a professional football team here. But with the boom, it came.

MD: And that helped Tampa on the map, I mean no longer did you have to say Tampa, Florida.

GK: Mike, I was just going to say that, you beat me to the punch. I used to, when people would ask me where I was from, I'd say Tampa, Florida. Once that team came here I didn't say that, I would say Tampa, and I would say it purposely to see if people knew and they knew where Tampa was. A lot of times they would say, oh yeah, Tampa Bay, huh. I'd say yeah, that's right. But you didn't have to say Florida.

MD: From outside this area it seems strange to me sometimes that inside this area we're parochial so much and the competition between the cities and all, from outside the area people don't identify this as a separated area, this is Tampa Bay to people up north. Don't you think?

GK: Well yeah, as a matter of fact the people over in Pinellas, for example, have always kept to themselves as Pinellas County and Hillsborough kept to themselves. It's hard to believe that it was once one county, until it was split up, but I think that's changing Mike, I think that people are starting to see that there is a synergy by us talking to each other and acting together in certain projects and I'm hopeful that it's going to get better as time goes on.

MD: Well that's the final area that I want to get into, looking toward the future. You have four children, how many grandchildren?

GK: I have two boys and two girls and seven grandsons. And when we all get together, boy is that fun.

MD: Well looking as they grow older, your grandchildren, and some of whom live here in the Tampa Bay area, what do you see Tampa becoming in the next century?

GK: That's a good question. I wish I had the answers as a lot of other people seem to think that they do. But before we rush off into areas, I'm concerned...I think that we need to look at other areas that have developed as we have. We're not necessarily in the forefront of the development in this country. There are other

communities that have developed as we have. So, for example, in the area of mass transit, I think that a lot of study needs to be given to the fact that it's a very costly thing to put in and to maintain. Now I don't want to be one of those nay sayers that we talked about, but what I am saying is, we need to look and see if we can afford what the probabilities are in store for us. Is it going to be a deficit operation for a certain number of years until it can pay for itself. And can we afford to pay the deficit? What I'm suggesting is that it be done in increments and done carefully so that we don't put ourselves in a bankrupt condition by rushing off, because somebody got the great idea that mass transit works in New York City, let's do it here. We're not New York City, as yet. We have problems they don't have in mass transit. We can't even keep a bus line going on a self-sufficient basis. So I think we need to look at the mass transit area as trying to make it work, but that doesn't mean just going hog-wild and doing it without careful study.

MD: As far as development?

GK: Well, believe it or not when the county came out with their land use plan some years ago, that was probably one of the best things government ever did. Before that you needed what was called zoning. If your property was zoned for a certain use you could go out and do it and because of bad zoning practices somebody could end up with zoning for single family houses next door to an industrial area. The county, in their wisdom, decided we're going to stop that, we're going to start to use what we call land use regulations. Which meant that instead of looking at just a small piece of land they would look at a large area and plan where they wanted certain uses of that land to be, what the uses were to be. So, you couldn't have single family houses adjacent to an industrial area. Therefore, the zoning [plan] merely decided what the intensity of the use was, but the land use plan decided what the use would be and that was one of the best things that was ever put forward in the land use regulations here in Tampa. As far as your question is concerned about the future of Hillsborough County, although the land use areas are able to be changed and it takes several months to go through the process, for all intents and purposes you can look at a map today and say, this area is going to look like such and such because I can look at the land use map and say, they've got a certain amount set aside for single family and a certain amount set aside for commercial, and for industrial and here's where the parks are going to be and here's where the community facilities are going to be. The community has gone through a major change in that regard. And it's still changing. It's a plan that is working and living with the needs of the community. And I think the government officials have done a wonderful job in doing it.

MD: George, this is your oral history. Before we wrap this up, is there any area that we haven't covered that comes to mind. [It's been said] that you're a scratch golfer?

Not true, but you can tell them.

GK: Well you know, Mike, there is something that does come to mind. I came here, it's almost 38 years ago. My wife and I raised four children here and when we look back at it, we talk about this a lot, how fortunate we were to have landed here and picked this area to raise our family and not to have raised it in New York or another major urban area. We had the advantage of small town living and yet we saw the growth of the cosmopolitan facilities and our children were very happy here. Two of them have settled here and have families here. As a matter of fact, my son Barry is in the building business here. My daughter and her husband live here with their two children. My daughter was a teacher here for the Mendez Foundation for a time and my son-in-law is a graphic artist here in Tampa. And I am thrilled to watch their four children, they each have two boys, to watch them grow. We get together and have a wonderful time together. I hope they enjoy their times with me as much as I enjoy it with them. I have another son who lives in Baltimore, he and his wife are both lawyers but they don't practice law. My daughter-in-law, Jeanette, started -- what was the name of the program that they still call it here that Jeanette was involved with?

MD: The Guardian Ad litem Program?

GK: The Guardian Ad litem Program. She was involved in the starting of the Guardian Ad litem Program.

MD: Which looks out for the interest of...

GK: Which represents the child in the event of a dispute between the parents. She went with my son, they moved to Baltimore and she got involved in the same type of work up in Baltimore. They have three sons, one is a pair of twins and we're very proud of them and their development. We've been very fortunate to have four wonderful children. My fourth child is the youngest who was born a month, two months, before we came here. She lives in Sacramento, California. She is a health advocate, she's an athlete, she's...

MD: A tri-athlete, right?

GK: She's a tri-athlete, she's run in the Iron Man over in Hawaii, she's run in the New York Marathon, the Boston Marathon...no, not the New York Marathon yet, I don't think she's done that one, but she's been invited to and ran in the Boston Marathon. She's run several Triathalons in Pitkin, Canada and other areas.

Having four children, as my wife and I have had, has probably been the best part of our lives, watching them grow and develop. And now, God's been very good to us, now we are able to watch our grandchildren develop.

I want to say one more thing, Mike. Recently my wife lost the use of her kidneys and she's on dialysis and we've come to understand what organ-sharing and organ giving can mean to people who are affected and I urge everyone who is listening, who will ever listen to this to find out more about what is involved, and how easy it is to get involved in just making a pledge that your organs can be used to help somebody else at a future time.

MD: Another area that I know is real close to your heart is the Jewish Community Center. You've obviously been involved with that and there's been a shift of the Jewish Community Center. Tell me a little bit about that.

GK: Well Mike, when I first came here there was a very, very small building called the Tampa Jewish Community Center. This was in addition to the three synagogues that were here, and it provided mostly social and cultural services to the community. When I got here they had just started building a larger structure down on the south end of Tampa and we were very proud of it. It was an area, we had a swimming pool there and a summer camp for the kids and a lot of cultural and social activities. But, then the community began growing, as it did, and more and more Jewish people came here. We recently, as recently I would guess maybe five-six years ago, purchased a site on Gunn Highway about 20 acres that was formerly built by a place called Anon Anew, it was a rehabilitation for addicts and for people that have problems, alcohol problems. The government had taken it over. It was a beautifully built structure. We were fortunate enough in the bidding process, and it was put out to bid by the government, we were fortunate enough to buy the structure and the site when it was open for bid. The Tampa Jewish Community has now spent a lot of time and money and effort in trying to make that the center of the social and cultural areas of the Jewish community. And, it does my heart good and I see what's going on. It's just a small version of a Tampa YMCA, but, of course, there are a lot fewer Jewish people here than there are Christians. And what we've accomplished with a small Jewish population is a wonderful thing,

and I take a lot of pride every time I drive by. When I see...my grandson went to pre-school there, and I see he's amongst all these little kids in a pre-school program, and we have social functions there, and debates on certain matters, and it all takes place in this area. It does my heart good to see how the Tampa Jewish community has also grown in this area just as the community itself has at large. And I hope that will continue.

MD: You said, you consider yourself fortunate that you landed there in Tampa. I think the Tampa area is fortunate that you did. You helped change the landscape, with all your charitable donations. It was a pleasure talking to you today for the USF Oral History Program. I'm Mike Deeson our guest has been George Karpay.

GK: Thank you Mike.