

FBL 24

Interviewee: Luther Coggin

Interviewer: Samuel Proctor

Date: December 1, 2002

P: I am here with Luther Coggin at his home on Ponte Vedre Boulevard in Jacksonville. Actually, it is not in Jacksonville; it is in St. Johns County, right on the line. This is December 1, 2002, Sam Proctor is the interviewer, and it's for the University of Florida Oral History Program. Luther, let me ask you first what is your full name?

C: My full name, Sam, is Luther Washington Coggin.

P: Washington Coggin?

C: I cannot tell a lie.

P: How did they happen to give you that middle name?

C: I have no idea, but no one hardly knows that.

P: When were you born?

C: April 27, 1931.

P: You're a young man, then.

C: A very young man.

P: 1931. Where were you born?

C: In Mobile, Alabama.

P: Let's talk a little bit about your family, Luther. Where did they come from? I'm talking about grandparents, great-grandparents, and so on.

C: My mother was born in Mobile, Alabama, and her parents were both from Mobile. Her father was in the general contracting business, but [unfortunately] both [of her] parents died before I was born.

P: So, you did not know your grandparents.

C: On the maternal side, I did not. On the paternal side, my father's father and mother were born in Mississippi in a little town called Nettleton, Mississippi, which is right outside of Tupelo, Mississippi, which would be easily identifiable for most

people.

P: Including me. I've been to Tupelo.

C: Alright. My grandfather died in 1937, so I only spent five or six years of my life knowing him and I do not recall a lot about him.

P: Where did the family come from before they got to Mississippi and Alabama?

C: My grandmother came from Mississippi, and she lived a long time and I knew her very well.

P: Did the ancestors come from Britain?

C: I am told that the Coggin side of the family is Irish and German. There is a family tree that some of the Coggin side has started putting together, but I do not have access to that so I can only assume what I know is Irish-German.

P: What was your mother's name?

C: Her maiden name was Beard.

P: What was her first name?

C: Nell.

P: Nell Beard?

C: Yes.

P: What was her birth date? Do you remember that?

C: Mother was born March 20, 1904.

P: What about your father? What was his full name and birth date?

C: His full name was Luther Washington Coggin. He was Sr., and I am actually Jr. He was born on June 29, 1901.

P: Did you say your father was from Mississippi? The family was from Mississippi?

C: My father was from Mississippi, and my mother was from Mobile [Alabama].

P: Did you have sisters and brothers, siblings?

C: I have one full sister, and her name is Mildred Jean Holdren. She currently resides in Jacksonville, Florida. She was born on September 23, 1927, so she is three and a half years older than I am. She wound up marrying a young man named Ted Holdren, who was in the service, and got married as a very young lady, [at] fifteen years of age. Ted then went into World War II as a paratrooper in the 82nd Airborne Division and had numerous jumps, including Sicily and France, and fortunately he survived them all and lived to return to live a happy life with Jeanie until he passed on in about 1998.

P: But your sister lives here now.

C: She is living.

P: She has family?

C: She had three daughters, and her oldest daughter Cheryl died ten to fifteen years ago. It's kind of unfortunate that both my sister and I lost our oldest daughters prematurely.

P: Are you close to your family here, to your sister?

C: I would not say I am real close to my sister, but we do see each other and talk on occasions.

P: Did I understand from going through the records that your mother and father were divorced?

C: Mother and Father separated when I was five years old.

P: Were you raised, then, by a single mother?

C: I was raised by my mother from 1936, so from the time I was five, it was my mother, [sister], and me. My sister got married at fifteen. Back in those days, three and a half years was a long time in between brothers and sisters. You were in two different worlds at eleven or twelve and fifteen, and [especially with her] having gotten married at fifteen. [My sister] got married and left, and it was basically my mother and I in Mobile until Mother decided one day that we should leave Mobile and move to Houston, Texas, primarily because a high school friend of my mother's lived in Houston. So, we moved to Houston in my freshman year in high school, which was 1945. Mother took a job with the Internal Revenue Service in Houston, Texas, and I continued in school. Alabama had only eleven years for grammar school and high school, so I actually skipped a grade when I moved to Houston. I went from the ninth grade to the tenth grade automatically and finished the last three years of my high school in Houston, Texas, graduating

from John H. Reagan High School in Houston, Texas, in 1948.

P: What kind of a student were you?

C: A reasonably good student, Sam. I wasn't on the all A honor roll, but [I was] on the A-B honor roll in school. While in Houston, I met many people, especially a young man by the name of George Skipper, who became my best friend while we were in high school. We were kind of like Mutt and Jeff [comic-strip characters, one tall and one short, from the early 20th century] because George was six foot six or seven, and I'm five foot ten. He played end on the football team, and I played guard. But we became very close to each other and inseparable during the last couple of years that I was in Houston and in high school. We graduated together, and we are still very good friends. 1948-2002, that's fifty-four years ago, and we're still very good friends today.

P: That says a lot.

C: That does say a lot, Sam. George is in the hill country in Texas, which is just north of San Antonio. [Blanche and I] have been out there to visit with them, and it's just beautiful country. We were very fortunate to see this part of Texas.

P: Did you work while you were going to school?

C: I began working before I even went to high school and grammar school. I cannot remember, Sam, when I didn't work. As a young man, a kid, of six, seven years old. I suppose the good Lord had a game plan for my life, and that was to be some type of an entrepreneur, because at [a very early age] I went into business for myself. You can [ask] what business can you be in at six or seven, and that business was cutting lawns. Not owning a lawn mower, it was just my mother and [me], and I didn't have any money, but my next door neighbors [loaned me] a little reel lawn mower, and I began searching for lawns that were around the neighborhood so I could cut the lawn. It was fifty cents for the front or seventy-five cents for the front and the back. One lesson I learned pretty early in life is that the lawns that I found that really were well-kept, they didn't want to do business with me, but the ones that were high with lots of weeds [hired me]. I had to borrow a sickle I found because the lawn mower wouldn't cut these lawns till you sickled it down. So, I went through that and made seventy-five cents.

P: Is this money for just spending money, or did you need to help your mother?

C: It was primarily spending money. My mother was working at this time in Mobile, Alabama. She had started to work for the government in Mobile. She did not make a lot of money, so every bit of the money that I wanted to spend or I needed to spend to go to the movies on the weekends or whatever, I pretty well

made myself.

P: You were a self-sustaining man right from five years old.

C: [Since] five or six years old, I've been pretty self-sustaining, Sam. My mother made it very clear to me early in life that I had responsibilities. Those responsibilities included making my own bed and making sure the bathtub was clean, [leaving] no ring around the tub.

P: Are you still adhering to those habits?

C: I'm adhering to that, but fortunately I have a lovely wife, Blanche, who takes care of most of these things now that I did as a child. But it's a good lesson to learn that you do have certain responsibilities. That included cutting our grass and raking the lawn every Saturday morning. That was my job. If I did it, I got twenty-five cents. My mother would give me twenty-five cents, and that was enough back then, believe it or not, to go to the picture show and see a double feature, see the *March of Times*, which was a newsreel, the funnies, the comics, and all. So, that was my first job. After cutting lawns, at about nine, I discovered there was another profession I could get into, and that was throwing newspapers. I had a bicycle, so I got me a paper route, and I was throwing papers in Mobile, Alabama. I had about 185 people on my paper route, so I did that while I was going to school, and then later decided I could do a little more. Mobile, at the time, had an afternoon and a morning paper, which is unusual in today's market.

P: They don't have them today.

C: That's right. By the time I was twelve or thirteen, I'd been throwing papers a few years I got a morning route also. The morning route was not an exact overlay of the afternoon route, but I had 250 papers I was throwing in the morning. So I was throwing about 430 papers a day, which was a lot.

P: And you had to spend time collecting.

C: In those days, you did your own collecting, and unfortunately that was another lesson [I] learned. Not only do you deliver the merchandise, you [also] have to collect for it. That's difficult.

P: And not everybody wanted to pay.

C: They didn't, Sam, and that was another lesson learned early in life, that not everybody was honest and had any respect for a young man ten or twelve years old that was out on his own trying to support himself and his family, that they would not pay. That was kind of a philosophical lesson that everyone was not the

same. But that's fine because there were a lot more good ones than there were bad ones, and I learned that very significant lesson.

P: Although you were very young at the time, how did the Depression decade impact your family? The 1930s.

C: Having been born right at the beginning of the Great Depression...

P: You were just a kid then.

C: I came up during those times, and as I would say, it was hard to put two nickels together.

P: But you were fed and you had a house.

C: Had a home, and my mother's father built the home. We lived at 18 Rickaby Street. Rickaby Street in Mobile is a one-block-long street that ended at the campus of Murphy High School, which at that time was the only high school other than McGill High School, which was Catholic. Murphy was the only Protestant high school. [Our street] was one block long, and there were thirty-four kids on that block. We played every kind of ball, from baseball, [football], basketball, soccer. We kicked the can.

P: You had no trouble with volunteers.

C: We had plenty and we had a great time coming up as a kid.

P: So the Depression decade really did not hurt the family in any way.

C: It did not hurt our family, absolutely not. We had nothing to start with, so we couldn't lose anything when the Depression came.

P: When did you graduate high school?

C: 1948.

P: Why didn't you go to college?

C: I enrolled in college, Sam. In high school, I met George Skipper, whom I mentioned earlier, and he went to the Heights Christian Church. They wanted me to play softball and basketball for the church, and I wanted to do those things. [I came] up in the Baptist church as a kid. My mother was a member of The Dolphin Way Baptist Church in Mobile, Alabama – it was a [very] large [and prosperous] church. I was baptized in the Baptist church, so I was switching

denominations to the Christian Church, which didn't bother me at all. I wanted to play ball. So, [I joined the] Christian Church.

P: Your goals were different.

C: That's right. I became very interested in the Christian Church, which is known also as the Disciples of Christ. Skipper and I met lots of friends there. Some of the fondest days of my life I recall were, once a year we'd go to what we called a conference or a Christian endeavor. The young people my age would go for one week, and it was a very religious-oriented week.

P: It wasn't out in a camp?

C: It was in a camp out in the country. It was a very rural type environment, and [we] stayed in little cottages, and several of [us] stayed in each cottage. But the camaraderie and the feelings that you develop, with other young people from all over the state of Texas [was wonderful]. I never will forget I met a young lady there one day, and she happened to be from Galveston. We became good buddies at that age and had a nice friendship. It brought me certainly much closer to God and to a Christian background. This all leads up to your question of why didn't I go to college. At the time before I graduated from high school, I was very impressed with the Christian denomination, the Christian Church, and Texas Christian University, TCU. I decided to enroll to go to TCU, and that was my plan. Through these church camps and my life and the Disciples of Christ Church, I had decided to dedicate my life to full-time Christian service, and I was going to be a preacher. TCU was where I planned to go.

P: You were thinking of becoming a minister?

C: Yes. Very, very few people in my life, only the ones who have known me an extremely long time, even knew that, Sam. But I always had basically dedicated my life to becoming a minister.

P: Was this religious orientation a result of your mother's influence?

C: I don't think my mother had a tremendous influence on me making that decision. My mother really didn't go to church, but she sent me. If you don't go and you send your children, I'm sure that's the second best thing you can do. But she never discouraged me.

P: I mean, it's not natural for a young man your age to begin thinking about what his lifelong career is going to be.

C: I think in my life, Sam, I didn't know what my career was going to be, but I was

always doing something. My life was filled with activities, whether it was going to church or playing ball or visiting with my friends or reading or working. I did all those things all of my life.

P: And almost all of them at the same time.

C: Many of them at the same time. During my days in high school, I also got a paper route, and I was throwing papers in Houston, Texas. So I followed my trade in Houston, Texas, and threw papers there. During my senior year in high school, we really did need to make some more money, so I went out to find a job. [I] just started cold canvassing and went to the United States Post Office, the parcel post division in Houston, and told them I wanted a job. I was sixteen years old and a senior in high school. I said, I need to see someone who can give me a job. This gentleman directed me to one of the managers, and I talked with him. He said, young man, why in the world do you want a job? [I said], because I need to work. He said, well, if you're that insistent on really wanting to work, I'll give you a temporary job, but the hours are going to be three to eleven. That kind of cuts out during your senior year all of your social activities. I worked five nights a week from three to eleven. The great part was if I worked over the eight hours, I got paid time and a half. Unbelievably, the first paycheck I got, I had actually made in the first month more than my mother was making. That was a real accomplishment. It was a little over \$200 back then.

P: That was a lot of money in those days.

C: A lot of money in 1947.

P: What happened to your desire to go to Texas Christian?

C: That was the beginning of my automotive career. My father, who left..

P: I want to get into the beginning of your relationship with your father, but did that then say I'm not going to college?

C: My father called one evening and talked with my mother and me. He was in Birmingham, Alabama. He was a used car manager for Wood Chevrolet in Birmingham, and suggested that I come to Birmingham. If I would do that, he would one day leave Wood Chevrolet and he and I would go into business together. With that offer, my mother and I decided we would chance it. We would move to Birmingham, Alabama, from Houston. As my dad said, son, you can always go back to college if you don't like the automobile business; you don't close that door.

P: Had you stayed in touch with your dad during this time that you were living in

Houston?

C: I did stay in touch with my dad from the time he left in 1936. Actually in 1936, he moved to Houston, Texas, this is coincidental, but he was in Houston for several years.

P: So, you saw each other.

C: No. We did not see each other in Houston. He was there in the 1930s. He moved in 1936 [to Houston] and then to Birmingham, Alabama in 1938.

P: Did his telephone call just come out of the blue, no preliminary lead up into it?

C: Absolutely out of the blue, a total shock to me. I had not given any thought to the direction of my life going that way.

P: But when you were going to Texas Christian, it was to study to become a minister.

C: Yes.

P: And now you were completely changing that goal.

C: That's right. Again, Dad said if you don't like the automobile business, then you can go back to college. I also had the thoughts, Sam, that you don't necessarily have to be a full-time minister and in a church to make an impact in life, that you can do that wherever you are.

P: You've always been a very religious man, Luther, haven't you?

C: Sam, I don't know that I would be considered in the category of very religious people. I have always believed in God.

P: But you are very sincere about your beliefs and your goals and your attitudes.

C: Yes, unequivocally, I am. I think the good Lord gave me and blessed me with the ability to make decisions and to analyze the decisions that I make in life. As far back as I can recall, to six years old cutting grass, I made a deliberate decision and analyzed why I was doing almost everything I ever did in my life. So, yes, I gave thought to coming to Birmingham, going into the automobile business, and what I wanted to be doing. So, we made that decision, moved to Birmingham, and started selling used cars.

P: Did the war make any impact on you? I want to get that before we go on.

Because you said you graduated high school in 1948, and of course you were too young to go into service.

C: [I was] too young. Just my life in terms of the service has been filled with a great deal of irony. I was too young for World War II, so, I was not a participant.

P: But you were of age to go to Korea.

C: In 1950 when the Korean War started, this is where the irony continues. If I may back up just a moment because it will tie together. Mother and I moved to Birmingham, Alabama in September of 1948. On September 7, 1948, I began selling used cars for my uncle, who was my father's sister's husband. He had a little bitty used car lot.

P: What was his name?

C: His name was Lee Baggett. He was a very good car man, a good salesman. Of course, it was all in the family, so daddy arranged it and I started to work selling cars.

P: Now, this relationship with your father is something that's, in a way, brand new.

C: It was really new other than back in the early 1940s, Dad would invite me to come to Birmingham from Mobile, which is where I was living at the time.

P: Was he married again?

C: Dad remarried in 1941, and he would invite me to come up. For several years in the early 1940s, I would go to Birmingham and spend a couple of weeks [during the summer]. From 1936 to 1942 I didn't see my father at all. But beginning in about 1942, I did begin to see him and spend two weeks with him.

P: Why did you say it was ironic about the Korean War?

C: September 7, 1948, I started selling cars. The first Sunday I moved to Birmingham, I was sold on the Christian Church, so I went to Sunday school at the First Christian Church in downtown Birmingham. When I walked into the Sunday school class, I met several people that day. One of them happened to be Blanche Batey, who went on to become my wife. That is how I met Blanche, my wife today, in Sunday school the first Sunday I was in Birmingham, Alabama. Blanche and I did not immediately begin to date, but we did begin to date in the summer of 1949. [We] went steady beginning in July, got engaged in August, and we were married October 8, 1949. When the Korean War came on, they were not drafting married men. Then in 1951, they began drafting married men. But I was

married to Blanche and then on December 12, 1950, our oldest daughter, Terrye, was born. I now have a child and a wife, and I am nineteen years of age. Blanche is one year older than I am, so she was twenty when Terrye was born. In 1951, when they started drafting married men, they were not drafting married men with children. So I then was not called into the Korean War.

P: You kept skipping by.

C: Skipping by. It was what I call irony. That is what I meant by irony.

P: The move from Houston to Birmingham was with your mother, of course.

C: Yes, only the two of us.

P: You lived with your mother?

C: I lived with my mother.

P: Did she work in Birmingham? She left her job in Houston with the Internal Revenue Service.

C: She intended to work in Birmingham. She was unable to find a job in Birmingham. Mother and I at that time moved in with my oldest sister, my only sister, Jeannie Holdren and her husband. [Mother was unable] to find a job [so], she moved to Mobile, Alabama, where she went to work for the government. They could offer her a job at Brookley Field, which was part of a huge airbase.

P: But that leaves you behind in Birmingham.

C: Yes, it does. That leaves me behind in Birmingham living with my sister, and my mother's now in Mobile. So, I'm really on my own and I am seventeen years of age.

P: Tell me about your beginning in the car business at seventeen years old.

C: Selling used cars, to be very candid with you, I didn't like it. I didn't like what I found in the automobile business at that time. I didn't think that it was a way I would like to conduct business, if I may put it that way. I thought that business should be conducted in a way that we should be very concerned with each and every one of our customers, and that they really should be customers for life. That was, I think, my mentality at that time but not really articulating the philosophy of customers for life. That was my innermost driving force within me.

P: Were you working for your father or this uncle?

- C: Working for [my] uncle. That didn't last very long because I didn't like the way he did business.
- P: I see. You're not saying that he was dishonest, but you're saying that it wasn't as ethical as you wanted it to be.
- C: It wasn't an atmosphere that I wanted to remain and spend my life in, so I went to work for another gentleman named Henry Cobb. Mr. Cobb had an even smaller used car lot. I was his only salesman. But Mr. Cobb was a very fine man, a good Christian man, and his ethics were high, and I could relate to that very well. During that time, I started dating Blanche. This was now 1949.
- P: Now, customers came to you, somebody looking for a used car came to you. You were not out promoting.
- C: I went out to find them everywhere I could. I wrote letters, I made telephone calls, I drove around and left notes on people's windshields to come see me, that I would take good care of them.
- P: Get rid of this clunker. I've got one for you!
- C: That's right. I've got one for you and one that I think will be a good one.
- P: How successful were you as a used car salesman?
- C: I didn't stay with Mr. Cobb too long. I felt like I should move on and upward, so I went to work for a new car dealership. In 1949, I went to work for Liberty Motors. They were a Dodge Plymouth, Dodge truck, dealer. Back in those days, Dodge and Plymouth were dual, and so were Dodge trucks. I went to work on the sales force of Liberty Motors, and I was one of about ten salesmen on the sales force at Liberty Motors.
- P: But you were the new boy on the block.
- C: I was the new boy, sure enough, literally, on the block. At age 18, I was selling used cars for Liberty Motors. There were some real good salesmen at Liberty Motors, good men, much older than I.
- P: Where was your father in all of this? He had encouraged you to come down to Birmingham.
- C: He was still the used car manager at Wood Chevrolet.
- P: Why didn't you go to work for him?

- C: That was nepotism, and he did not like that, so we stayed away from that.
- P: But he didn't feel any obligation to you bringing you to Birmingham?
- C: He helped me get these jobs.
- P: I see, so he did not abandon you.
- C: No, he did not abandon me at all. He helped me get the jobs that I got, including the one at Liberty Motors.
- P: How did that work out?
- C: That worked out real well. I was extremely pleased at Liberty Motors. Working with eight or nine other salesmen, I could learn from them. There was a young man named Bob Schoppert who was the number one salesman, so I had an opportunity to see how Bob Schoppert sold cars and how he treated his customers. He had the same philosophy that I had. He didn't forget the customers, and he didn't let the customers forget him. He almost, Sam, didn't have to take an up, what we called a walk-in onto the lot, he took such good care and followed his customers so well. That was a great lesson for me to learn, because it was consistent with the way I wanted to treat people. I learned a lot from my days at Liberty Motors.
- P: How long did you work for them?
- C: About one year. My objective then was to make \$1,000 in a month, and I attained that. I had to sell a lot of cars because I only made \$25 a car for up to twelve, and then twelve to fifteen, it was on a sliding scale. But I attained that objective before I left Liberty Motors.
- P: A thousand dollars a month?
- C: A thousand dollars. At this time, Blanche and I were married. We got married while I was working for Liberty Motors.
- P: Hold it a second. I'll get your personal stuff later when it's all together about Blanche and the children.
- C: Blanche was working for Southern Bell in the public office as a service representative. Her mother, Mrs. Batey, a wonderful lady and one of the finest ladies and people I've ever known, certainly didn't want Blanche to marry someone who was selling used cars. In fact, one day one of Blanche's best friends said, well, Blanche, you are getting married. Who are you marrying? And

she told them Luther Coggin. What does he do? He sells used cars. They said, my goodness, Blanche, how did you ever get involved with a used car salesman? So come what it be, whether they thought I could support her or not, she worked and I worked and we never received a dime from any of them, my father or her parents, for the rest of our lives. Then, my father's promise to put me in business became a reality in January of 1951. Blanche and I moved to Gadsden, Alabama, because daddy didn't want to put me in the used car business in the same town as he was.

P: What was his job?

C: He was used car manager at Wood Chevrolet at this same time.

P: Okay. I've got him down here at the Oldsmobile dealership.

C: That's to come up. That's in the future. Blanche and I moved to Gadsden. We took our one-month-old baby, Terrye, and we bought us a little home in Gadsden. [We] bought a piece of property to put a used car lot on and built a little used car building.

P: Now, this is using money that you and Blanche had made.

C: No, it's not. Daddy provided the money. He provided the money, and I did the work. He was fulfilling his promise that he would go into business with me. This was the beginning of it. That lasted one year in Gadsden, and we go into 1952. Dad decided that I should move on back to Birmingham, and he and I would go into the used car business together. He would leave Wood Chevrolet.

P: Was the year in Gadsden a happy year?

C: It was a happy year, it sure was. Blanche's dad, who was a fireman for the fire department in Birmingham, had just retired on disabilities. He moved up there with us and stayed nearly the whole year with us. He kept Terrye. She cried a lot at night, and granddaddy was there to help us take care of her. In 1952, we moved back to Birmingham, and Dad and I went into the used car business. That lasted just a little over a year when an opportunity to buy a Oldsmobile dealership came up in Birmingham.

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C: In November, 1953, Dad bought the Oldsmobile dealership. It was out in a part of Birmingham called Ensley, which is where Blanche was really born and raised. She went to high school at Ensley High School and graduated from there.

P: And your father was vice president of this company?

C: Of the Oldsmobile dealership? He was the sole owner of the Oldsmobile dealership, and I was the general manager.

P: How old were you then?

C: This is November of 1953, so I was twenty-two years old.

P: You were a young man.

C: I was a very young man. It appears that most of my life I kind of fast-forwarded into positions that one normally doesn't attain until much later in life. I have owned a used car business since age nineteen, been in business with my dad in a much larger used car business, and now at age twenty-two, I am general manager of a metropolitan Oldsmobile dealership.

P: And earlier than that, you were in the newspaper business and in the lawn business.

C: Absolutely. Virtually all I've known is business for myself all my entire life. That's why I said I think God destined somehow for my future to be an entrepreneur.

P: You've been very successful.

C: I've been very fortunate. The good Lord has been good to me. Dad and I remained in the Oldsmobile business, moved from Ensley to Five Points West in 1955, bought the property, built the new business, and [we] were selling a lot of Oldsmobiles, over 100 new Oldsmobiles a month.

P: Isn't that a huge number to be selling that number of new cars?

C: A huge number.

P: How large was the community?

C: Birmingham was about 300,000 people if you take the metropolitan area and all, not the city of Birmingham.

P: I mean, you almost had to sell a car to each person in Birmingham.

C: 1955 was a big year in the automotive business.

P: Why?

C: Cycles. It's a cyclical business, and employment was good. It was after the war, and people were settling down, and the Korean War was over. The lending institutions, such as GMAC, Ford Motor Credit, and the other finance companies were very interested in buying the paper, so it helps sell cars when it makes it easy for your customers.

P: And you were taking advantage of all those positive things.

C: Absolutely, and, as I should, doing it in the right way. As I shared with you earlier, I didn't like the automobile business and felt like there was only one way I could continue in the automobile business, and that would be to move into a position of responsibility and authority where I could help change the direction of the automobile business that was more consistent with what I envisioned a business should be.

P: Operating on a high moral ground?

C: Absolutely, unequivocally. The customer was the most important person in the world. Through my entire life, Sam, and this probably won't be the last time you'll hear this statement, but I was never concerned about how much money I was making or was going to make. I was always concerned with how you make it, what you did to make it. That meant if I took good care of my customers, I felt like they would take good care of me. That's the way it's always been.

P: And it's worked.

C: And it has. I'm very, very pleased to tell you that for any young person today who wants to be in business for himself and wants to do it on a high moral plane, you can do it. I'm encouraging anyone to do the things that they envision they want to do, and do it in the right way. Money was not the reason for me. As my life goes on and as we get into it, it happened that one day money would come along, and it was simply a byproduct of all the other philosophies of life that I held to.

P: How long did you continue to remain in Birmingham?

C: The name of the business was Luther Coggin Oldsmobile. We bought it in 1953, and we moved to a new facility in 1955.

P: A new building?

C: A new building.

P: That you built?

C: We bought the property, designed it, built it and all.

P: That called for a large outlay of capital, didn't it?

C: It did, and Dad and I went to the bank and borrowed the money to do that. About 1956, I went to Dad one day and told him that I wanted to own part of the business. That was kind of the deal that he had promised me. He was not real anxious to sell me part of the business, but [to make a] long story short, he said, well, I'll sell you part of the business, but you've got to have the cash to do it. To buy 25 percent interest in the business in that day was \$50,000. [I was] a young man of twenty-six with a family at that point, and as a general manager, I was making about \$21,000 a year. Terrye was born in 1950, and then Cindy, our second child, was born in 1952. Christy was born in 1956, our third, and our fourth, Tracye, was born in 1958. We had three children and a home. We bought our own home and built it in 1955. So, we were paying for a home, and there wasn't a lot left over to come up with \$50,000.

P: No, not at all.

C: I had developed a relationship with the Bank for Savings and Trust. The president of the bank was named Milton Andrews, and he became a mentor of mine. He had two sons, and they were both a good bit younger than I am. One was real young, and one was off in college. Mr. Andrews would take me to football games. He was a real football fan, and we spent a lot of time together, more than my father and I spent. I went to Mr. Andrews one day and told him what the situation was and talked with him really privately. I said, well, Mr. Andrews, Daddy will sell me 25 percent, but he wants \$50,000. Here is a financial statement. I know you want one. I had a total net worth – this was in 1956 – of \$13,600. I still have that statement, by the way. Back in those days, I counted furniture and all because that was a part of our net worth. Mr. Andrews says, okay, Buddy, I think that's good, [and] I'll loan you the \$50,000. I said, Mr. Andrews, you know I don't have a financial statement [to justify the loan]. He said, that's alright. I'm going to loan it to you. Come on with me. We went to the loan counter, he instructed the young lady behind the counter to write me a check for \$50,000, and she did. I gave it to Dad and became a 25 percent owner.

P: It sounds like your father was building a wall that he thought you could not climb over.

C: Unfortunately, I think that was his intent.

P: It must have come as a big surprise when you handed him a \$50,000 check.

C: It did come as a surprise to him, and I'm sure he probably didn't realize how I did

it, but neither did I.

P: It worked.

C: It just worked.

P: But your dad didn't try to back out of the agreement?

C: No, he didn't back out of it, but he never recognized that I was a 25 percent partner and that every dollar in the business that was taken out, twenty-five cents of it was mine. Kind of a long story short, I was general manager, I was running the business. My father's oldest son, my half brother,, was now about seventeen or eighteen, graduated from high school and didn't want to go to college. He was in the business and [trying to learn]. Dad bought a farm in south Alabama, and he'd go down there every week. His marriage wasn't the happiest marriage in the world. He also had two other sons and a daughter, so I had four half-brothers and sisters at this time. Dad would take money out of the business and use it for things that he 100 percent owned and I owned none of.

P: But he was using part of your money.

C: It didn't take a Rhodes scholar to figure that out. [I confronted dad and told him], this has been going on two or three years, and I can't condone this. You've got to realize this is not right for you to do this. He said, I want you to understand one thing. I want you to go outside and look on the sign and see whose name and whose picture is up there. Back then, he had his own picture on the sign. He said, I think you'll see my picture and my name on that sign, and as long as I live, I'm going to run this business the way I want to run it. Period. Do you understand me? I said, yes, sir, you've made it very clear. I understand. I then told him, I no longer want to be your partner. I want you to buy me out. He didn't have the money to buy me out. So, I went back to Mr. Andrews and shared with him what had happened and what I'd told Dad. I had told Dad, I'm going to make arrangements for you to take over my note that I've got at the Bank for Savings, and they will release me, and you now own 100 percent of the business again, but you've got this \$50,000 liability. So, he did that. [It was] difficult for him not to do that because he was misappropriating money that part of it belonged to me.

P: But that was rupturing the relationship you had with your father. It probably was never repairable.

C: It was never a good relationship, ever. [Dad's actions did] irreparable harm toward building a father/son relationship. There was never a bond of love between us, Sam, as you know so well, because you, Bessie, and the Proctor family are so loving that it may be even difficult for you to comprehend that this

type of a relationship is reality in some cases, and it was in mine. That transaction was completed, and I shared with my dad I no longer wanted to be in business with him. He said, well, I've got Wayne (my oldest half-brother), and I want you to stay on and train Wayne. I trained you, it's now your responsibility to train Wayne. So, he took it over, and I stayed on another year or year and a half and helped him. [I was] still general manager. Wayne really wasn't as focused, I think is the best way I could put it, on working and making the business work as some people could be, but [he was] a fine young man. He was a very good young man, and he and I occasionally see each other, but very rarely. After a year and a half, I went in one day and told Daddy I was leaving, period. I didn't know where I was going or what I was going to do. I owned a home. This was November, 1963, so exactly ten years later from the time we bought the Oldsmobile dealership until I left. November 14, 1963, I left Dad. I went in and told him that I was leaving. He was not very receptive at all to my leaving. He explained to me he had trained me I had a responsibility to stay there and train Wayne. Whether he was trainable or not, whether he desired to be trained, whether he was ready or not, it was my responsibility. I said, "I'm sorry Dad. We don't see it the same way. I have a life of my own. I have a family of my own, a wife and four children, that I have a responsibility for, so I am leaving."

P: But you had no place at that point to go.

C: I had no place at all to go, no. As I started to get up out of the chair, he said, "let me tell you one thing, young man." He said, "I'll see the day that you'll come crawling back on your knees begging for this job back."

P: That is very strong language for a father to use to a son.

C: And strong language that encourages a young man to work as hard and as long as it took to be sure that his prophesy did not [become a] reality.

P: And in your case, it never did.

C: In my case, it never did. My friend, Mr. Andrews, being the understanding, fatherly, loving individual, he loved me a lot more than my father, he said, Buddy, which is my nickname and he called me by that, I'll tell you what, if you want to go in business, I'll go in business with you [and] make you this deal. I'll put up the money, and you do all the work, and we'll be fifty-fifty partners. Does that suit you? I said, Mr. Andrews, that's fine. We found a lot in Birmingham, Alabama in 1963 and built a new used car lot, a big one. It would hold 125 used cars, at least, on this lot we bought on First Avenue North in Birmingham, toward the airport. Mr. Andrews fulfilled everything, put up the money, and I did the work, and we were fifty-fifty partners. That opened in April of 1964, and I continued to run that business until April of 1967. During those three years, I knew that I did

not want to stay in the used car business for the rest of my life.

P: But did you prosper during those years?

C: I prospered to an extent during those years. I was able to make that business go, and we made a living.

P: Why were you unhappy with the business, though?

C: I had further dreams of returning to the new car business.

P: I see.

C: I wanted a new car dealership. During the time I was running the used car lot, which we called Cogginville, I applied to Chevrolet Motor Division for a Chevrolet dealership, and I also applied to Oldsmobile. This is quite coincidental. One day in 1966, I went to Atlanta to see both Chevrolet and Oldsmobile. I knew Oldsmobile because I had been an Oldsmobile dealer for ten years, so they were very interested in giving me a dealership. The only question was when and where, because back then these automotive dealerships were hard to come by. I waited many months, and, coincidentally, within two or three days [I heard from both companies]. I had a call from Chevrolet Motor Division, and they had a dealership in Milton, Florida, which is right outside of Pensacola, so I went down to Milton and looked at that. A day or two or three after that, Oldsmobile called me and said they had a dealership in Marianna, Florida.

P: They were really getting you out in the panhandle.

C: They were putting me in the panhandle, Sam, they sure were. I looked at both of the possibilities. When they mentioned Marianna to me, I said, how many cars does this dealership sell in Marianna? The Chevrolet dealership would have cost \$175,000, and I could go to Marianna for \$70,000. They said, well, the dealership sold seventy-two cars. I said, seventy-two? That's pretty darn good for a little town like Marianna, because [only] 8,500 people [live] there and 34,000 in Jackson County, which is where Marianna is [located]. Seventy-two cars a month is pretty good. They said, time out, Luther, not seventy-two last month, seventy-two last year.

P: That's a big difference.

C: That is a huge difference. When I came from an Oldsmobile dealership selling over 100 new cars a month, seventy was kind of dropping down.

P: Seventy-two a year.

- C: Seventy-two a year. But it was dual with Pontiac and GMC trucks, so I had Oldsmobile, Pontiac, and GMC trucks. The dealership had lost money the last year. We came in there, and I made projections for the Chevrolet deal and the Oldsmobile Pontiac deal in Marianna. If I went with [Marianna I needed a third of the capital] the Chevrolet deal would have been. Blanche and I had bought a home in Mountain Brook in Birmingham when we were at Cogginville in the used car business. We did prosper, and we sold our first home that we built in 1955. Then in 1963, we bought another brand new home in Mountain Brook, which was a beautiful home. I sold that home, sold my business.
- P: You sold your business in Birmingham?
- C: I sold my business in Birmingham. Amazingly, I sold it back to my dad, of all the illogical buyers. I think there was enough ego involved in my dad; for him to buy me out was a mental uplift for him.
- P: That was kind of ironic.
- C: It was ironic. I sold my home, personally. I have really sold everything myself, didn't need any real estate agents or anything. I sold that, sold my business to Dad, and Blanche and I still had not decided whether we were going to Milton, Florida and take Chevrolet, or Marianna and take [Oldsmobile, Pontiac, and GMC].
- P: And you know Milton, Florida is named for John Milton who was the Civil War governor of Florida [1861-1865].
- C: I did know.
- P: Good. I want a little history to come in there.
- C: I know you know some history, and the Milton family is very dominant in Marianna, Florida. Again, thinking about all the possibilities and the costs of doing this, Mr. Andrews said, Buddy, I'll put up the money and you put up whatever you've got. I said, Mr. Andrews, I've now got \$15,000. If you'll put up \$55,000, then I'll put up \$15,000. I took every dime I had equity in [our] home and put it in that business and decided to go to Marianna. I talked to Blanche. I said, well, sweetheart, what do you want to do? Does this bother you to leave Birmingham and move to a [small] town like Marianna? And she said, Darling, that doesn't bother me at all. I have total faith in you and whatever you decide is best for me and the family.
- P: That was a great endorsement.

- C: That's the premier endorsement, no question.
- P: You couldn't ask for anything better than that.
- C: They don't come any better than that, they surely don't. So, we moved to Marianna.
- P: Even if you go to a town that has a school for incorrigible boys.
- C: That's right. There is a school there for that. The only bad part is our oldest daughter Terrye was a senior at Mountain Brook High School, which was in the state of Alabama probably number one of all college preparatory schools.
- P: She didn't want to leave.
- C: And we didn't want her to have to leave, and her grandmother, Blanche's mother, offered to stay in Birmingham to let Terrye finish high school at Mountain Brook. Terrye came to me one day, Sam, and told me, Dad, I want you and Mom to know one thing. This is your life and the rest of your life we're talking about, and it's only a year of my life. She said, let's do what's best for you, and that's to move on to Marianna, and I want to move with you. Blanche, her mother, told her, Honey, you're going to be going from the country club set to the Future Farmers of America overnight. Are you sure you're ready for that? She said, Dad, I am ready for it, and don't worry about me at all. That'll give you an idea about the integrity and background of our oldest daughter Terrye.
- P: I heard that story from Terrye. Terrye talked to me a lot.
- C: Tells you a lot. So, we moved to Marianna, and the family couldn't have been happier. They were absolutely delighted with Marianna, Florida. I opened in April of 1967, and about February of 1968, I had a call from the Pontiac zone manager. He said he would like to talk to me. I said, okay, Mr. Fulmer. His name was Ed Fulmer. The zone office for Pontiac was in Jacksonville, Florida. He said, I want to talk with you. I said, fine, Mr. Fulmer. When do you want me to come over there? He said, no, I'm coming to Marianna to see you. Can you have lunch with me tomorrow? I said, absolutely I can have lunch with you tomorrow. He came in, and we were having lunch. He looked at me and he said, Luther, how would you like to have your own dealership in Jacksonville, Florida? I said, Mr. Fulmer, I would love to have my own dealership in Jacksonville, Florida. He said, we've got what we call an open point, a new dealership. There were only two Pontiac dealerships in Jacksonville, and Pontiac was going to add to the Jacksonville metro market. He said, you're my choice, but we've got to open it up. Back in those days, General Motors franchises were worth a lot of money to somebody like me who didn't have any money. He said, I've got to interview a lot

of other people, but in the end, I intend to give you this point. I said, that sounds wonderful, and we were excited. I began to see about selling my business in Marianna if I got the point. June 1, 1968, General Motors transferred Mr. Fulmer before I got a letter of intent, which was their letter to me stating that officially I was awarded the franchise in Jacksonville, Florida.

P: He left before you got that letter?

C: He left June 1, before I got that letter, and a new zone manager came in. Back then, the zone managers were virtually all-powerful, and the new zone manager could come in and not want me at all. On June 1, when Mr. Fulmer went somewhere else, a fellow named E. K. Mitchell took Mr. Fulmer's place as zone manager. I decided the place for me to be on June 1 was in Jacksonville, Florida, at the Pontiac zone office at 7:30 a. m., because they didn't come to work until eight. Some of the ladies got there before Mr. Mitchell, so I was seated in the foyer of the Pontiac zone office when Mr. Mitchell walks in the door for the first time ever. I got up and I said, are you Mr. Mitchell? He said, yes, I am. I said, my name is Luther Coggin, and I would greatly appreciate it if you'd give me a few minutes of your time. He said, sure.

P: That must have overwhelmed him.

C: Absolutely. He said, sure, come on. Let's find my office. We walked back to his office together. When we sat down in his office and across the desk from him, I said, I know you don't know who I am, but let me tell you my name is Luther Coggin. I am your dealer in Marianna, Florida. Ed Fulmer has been talking with me about the open point in Jacksonville, Florida. He has promised it to me verbally, but I know I don't have the letter of intent in writing yet, and I want you to know me and know that I'm going to be one of the best Pontiac dealers that you could ever appoint in your life. I'm over here to meet you and let you know about Luther Coggin and what I stand for and what type of job I am going to do for you, because I know Mr. Fulmer is gone and it is going to be you and me. Within ten days from that day, I had a letter of intent.

P: You obviously impressed him very much, Luther.

C: The good Lord, I reckon, had his hand guiding me all the way, Sam. So, then I went back and decided to sell the business in Marianna. I did sell it to a young man who worked for me. He went in [as] partners with my next door neighbor, who was in the insurance business. One thought I did leave out. Mr. Andrews put me in business in Marianna. I was a 30 percent owner and he was an 70 percent owner. In less than thirty days from the time I moved to Marianna, a friend named Owen "Buddy" Thomas came down to visit me. He was an engineer with Chicago Bridge and Iron Company that was out of Birmingham, Alabama. He worked just

north of San Francisco, California, and he wanted to come back to the South. His father also worked with him and had some money. He said, I'd like to buy some interest in the business. I worked out a deal with Buddy and his father to sell Buddy 30 percent of the business for \$60,000. Then I had to talk with Mr. Andrews. Mr. Andrews, [being] the wonderful man he was, said, Buddy, if you can sell it, you don't owe me a dime over what I put in it \$60,000. So I sold [to Buddy for] \$60,000, gave Mr. Andrews his \$60,000 back, a big hug, and great gratitude.

P: And you were free and clear then.

C: I was free and clear. Then the tables switched. I was a 70 percent owner now and the Thomas's were 30 percent owners. So, now we're moving to Jacksonville, Florida.

P: Before we get your move into Jacksonville, which of course covers now several years, let's look at some of the people who have had an influential impact on your life and made you what you are today. I'm just going to turn this over and let you talk about them. I think you said there were two of them?

C: Two men became mentors of mine. But let's begin with my Aunt Millie, who was my mother's brother's wife. She was an extraordinary individual, a very loving and caring individual, who is truly the primary historian on the very early life of Luther Washington Coggin, Jr.

P: Jr. particularly.

C: Jr. particularly, though she knew Sr. very well also. She was always around and encouraging me and the friends that I went with, talking with me about life itself, and remembering the days as a four- and five-year-old when the thirty-four kids who were on Rickaby Street were gathered around playing and working on projects. We had a vacant lot next door to my home at 18 Rickaby, and, gosh, we probably had eight or ten or twelve of us, and we had some shovels and we wanted to dig caves. Millie, she'd tell me these stories, and she'd come out to see how everything was going. She said, there was Buddy Luther, which is what she calls me, standing up on top of the dirt and saying, hey, Mike, we need this ditch about six inches wider now. Joe, we need it another foot deeper because when we get down in there, we're going to need to be able to put a top over here and we've got to be able to crawl.

P: Top sergeant.

C: I was a self-appointed director of the project. Self-appointed project director, as she said. So, she'd always tell me these funny stories that were very humanistic.

She loves to tell them. She was very, very supportive in my life, and I love her. She is still living. She is about eighty-two to -four years old now and living in Mississippi. [Blanche and I are] still in contact with her in our lives now. In my early life, she was the one person I can remember that I felt like loved me. That's kind of a vacant feeling. I wasn't sure my mother ever loved me. I was certain my dad never loved me. This type of an environment, as you look back, you wonder how some things turned out like they did. I think Millie had a degree of influence on that.

P: Don't you think it is strange that you are saying your parents didn't love you? I can't believe that.

C: I suppose people love in different ways.

P: Yes, I guess. I mean, I came out of a home where there wasn't any question about it.

C: Quite frankly, Sam, this may sound ridiculous, but the absence of love in my early life was hardly noticed because I had never experienced it. The first time I experienced, really, true love in an unconditional manner, unconditional love, was having met Blanche and her family. They were a very, very loving close family.

P: Like ours.

C: Like the Proctor family, exactly. They were identical. This later on in my life certainly had a lot to do with how I would like to feel. Then through business experiences, I ran into Mr. Andrews, whom I shared with you was a banker and was a very good financial mentor. He was the backer for me after having left my father in both the used car business in Birmingham and for the first thirty days in the Oldsmobile Pontiac GMC store in Marianna before Owen Thomas and his father came in.

But prior to that, I want to share with you Dr. Louis Armstrong. In September of 1948, when Mother and I moved to Birmingham, I shared with you I went to Sunday school at the First Christian Church and that's where I met Blanche. Dr. Louis Armstrong was our Sunday school teacher. Sometimes, Sam, you meet people that the chemistry either runs right between your personalities or it doesn't. It's an intuitive feeling on my part as to when the chemistry runs right. Somehow Doc and I just developed a marvelous relationship. He took to me, and he was interested in everything I did. He would come down to my businesses just to spend time with me. It was a marvelous relationship. I would talk with him, and we would go out to Indian Springs, and he'd have the Sunday school class out to Indian Springs.

P: What was Indian Springs?

C: Just south of Birmingham, a thirty-minute drive from downtown Birmingham.

P: But is it a town or a village?

C: It's a village. It's a school village, probably 200 acres. They have horseback riding, they have swimming, they have sports of all kinds.

P: I see, like a camp.

C: Exactly. At that time, there were 150-60 students, and they were all boys. Today there are many girls in Indian Springs. Doc would have the Sunday school class out two or three or four times a year to Indian Springs. He loved to cook, he'd do the cooking, and he'd meet with us and talk with us. Our relationship, Doc's and mine, just seemed to flourish. At the time, I was having problems with my father taking a 100 cents of the dollar after I had bought in. He shared with me, well, that wasn't quite right for him to do that and [I] probably needed to consider having [a] talk with him. Then when it came time to leave Daddy, I went to Doc and asked him a question. There was one tremendously unique point about Dr. Armstrong, whom we will refer to throughout as Doc. We remained dear, dear friends and close until the day he died about eight years or more ago. Upon asking a question, he has yet to answer directly any question I ever ask him. Instead, he would respond with another question to me, whatever the question was. Doc, how do I leave my dad? He says I'm going to come crawling back to him on my hands and knees. He says, well, how can you stay with him? That kind of provokes your thoughts that probably there is no way. I said, Doc, this is family. He expects me to train my younger brother and all that. What do you really think? He said, I think you have no choice, but the choice he didn't define. Only through questions. He would give me books like *The Prophet* by Kahlil Gibran [1923] and all types. He introduced me to a formal education on an informal basis to life itself and of higher education. He was the first man in my life, and Mr. Andrews was second. Mr. Andrews came along after Doc, because Doc was there the first Sunday I [moved to Birmingham]. He was a mentor who stayed with me the rest of my life. He would come to Florida and visit us, and when we went to Birmingham, we always visit him. He came to Marianna. He couldn't wait to come to Marianna to see what the business looked like and talk to me about how I was doing. This gave me an understanding in life that there are people who really do care about you. Even though you don't think your parents really love you, there are other people who seem to come along and do things that may be part of a parents' responsibilities. But if you don't get it, somehow again the Lord put his hand on my shoulder and led me to these people who have helped me in my life. They were critical in establishing and determining that the true values that I possessed were the right values, number

one, they should not be compromised, number two, you work and you make things happen, they don't just fall in your lap. So the harder you work, the luckier you seem to get.

P: Now, wasn't there a third person who played an influential role in your life?

C: That was my Aunt Millie. We talked about her. There was Dr. Armstrong and Milton Andrews. Those were the two men and then one lady [who] played a tremendous influence in my life.

P: I want to find out about you and Blanche, how you met and how that romance developed.

C: I would be absolutely delighted to share that with you. The first Sunday I moved to Birmingham, Alabama, I went to the First Christian Church in downtown Birmingham and to a Sunday school class where Dr. Louis Armstrong was the teacher. Blanche happened to be a member of that Sunday school class.

P: And you saw her for the first time, then, in the class.

C: For the very first time in the class. Of course, I met the people when I came in. There really weren't that many. It wasn't a huge class, maybe fifteen or twenty people is all. It was the young people's class. All of us had graduated from high school. When I walked in the door, Blanche always shares this bit of information with everyone because two or three or four of her boy friends, just friends as boys, [although] she did date one of them, she said, okay, guys, not a problem for ya'll going off to school, and most of them went to Vanderbilt, there's new material coming in the door right now. I was the new material in Blanche's mind. So, from September, we were friends and we saw each other every Sunday. Somehow, a much more personal relationship began to develop in June of 1949. We started dating in June of 1949. Blanche had two sisters, one older named Lillian, and one younger named Eunice. Her mother and dad lived in Birmingham on Tuscaloosa Avenue, which was out on the west side of town, not a real affluent neighborhood. Her father was a retired fireman, and his health forced that retirement. Her mother worked but in the home. She was an expert seamstress, cook, and all. She did these things on the side to help support the family. She made all the girls' clothes. Blanche, Eunice, and Lillian never had a stitch of clothing on their back that their mother didn't make for them, because she could go buy the material and have the talent to make it. They were as well dressed children as there were in these neighborhoods, hands down. Mur, as we called her, this was Mrs. Batey, Blanche's mother.

P: Remember, we knew her.

- C: You knew her. She was a wonderful, wonderful individual.
- P: When were you and Blanche married?
- C: [We] started going in June, and we got married on October 8, 1949.
- P: In Birmingham?
- C: In Birmingham. We got married in the home of Mur's younger brother, Morris Bell. Blanche's mother was a Bell, and her youngest brother lived out in the Mountain Brook section of [Birmingham].
- P: What is Blanche's birthday?
- C: Blanche's birthday is December 29, 1929.
- P: Now, you have four daughters. Start with Terrye. What is her full name?
- C: Her full name is Lillian, named after Blanche's older sister, Lillian. Lillian Terrye Coggin Proctor.
- P: And she was born when?
- C: She was born December 12, 1950.
- P: What was the date of her death?
- C: She died September 10, 1986.
- P: She was an undergraduate. Where did she get her degree in psychology?
- C: She was an undergraduate at the University of Florida in sociology. She has a master's degree in psychology, and then she has a law degree from the University of Florida Law School.
- P: When was the date of that?
- C: She graduated from law school in June of 1977.
- P: She was married to Mark J. Proctor.
- C: She was married to Mark J. Proctor, exactly. Mark graduated one year ahead of Terrye and had moved to Jacksonville.

- P: Now, they were married in Jacksonville.
- C: They were married in Jacksonville over in Riverside and had a lovely, lovely marriage.
- P: It was a wonderful wedding. What was the date? Do you remember the date of that?
- C: They were married in 1981, and I cannot give you the exact date. I am sorry.
- P: We will fill it in.
- C: But it was 1981, and it was a lovely, lovely ceremony [marrying] your son Mark, who at the time, as I recall, was a public defender for the state here in the city of Jacksonville. Terrye, after graduating from law school, went to work for the city of Jacksonville as assistant counsel to Dawson McQuaid, who was the general counsel at the time.
- P: Then they went to Tallahassee and then to Pensacola.
- C: Then Terrye and Mark did stop in Tallahassee. I'd forgotten about that. Mark went to work for the state in [the Department of] Natural Resources in Tallahassee, and Terrye came over there and went to work for the state also. Then Mark accepted a job with the Levin Law Firm in Pensacola. Terrye took a job with the state's attorney and later went to the Levin, Warfield, Middlebrooks Firm, [until] her death in September of 1986.
- P: Now go to your second daughter.
- C: Cindy is our second daughter. Cindy Sue Coggin was born December 7, 1952, almost exactly two years from the date Terrye was born. Cindy graduated from high school here in Jacksonville at Bishop Kenny and went on to college part time at Santa Fe. [She] never did [not] finish college, but she did go. Then she came back to Jacksonville and came to work with Coggin Pontiac eventually in our computer department.
- P: And she has one adopted child?
- C: She has one adopted child, and his name is Chandler [Bartlett] Coggin [Born August 15, 2001].
- P: What about your third daughter? What's her name?
- C: Christy Rose Hayden. Christy went to Episcopal High School and graduated and

went on to FCC [Florida Community College] [then to the University of North Florida]. Christy didn't finish college, either. She lacks less than a year of finishing college, and we've even encouraged her recently to go on back and get that degree. Christy has a daughter, Natalie [Rose Hall, born on March 22, 1978]. [Christy married Leo Hayden and they have] a son, Alex [Christopher] Hayden, who is now eleven years old. I think he just turned eleven years old.

P: Do you have a birth date?

C: [November 1, 1991]. He's a wonderful young man, very bright, stays on the A-B honor roll in school now.

P: Then that leaves Tracye.

C: The fourth daughter is Tracye Lynne Hawkins, is her name now. Tracye is a very personable young lady. They're all fine young ladies, all nice looking daughters. We're blessed to have daughters as nice and as good as they are. Tracy graduated from Bolles High School here in Jacksonville. Went on to [the University of] Florida, where she [received her] undergraduate [degree]. [She] moved back to Jacksonville and in 1982 married a young man who worked with me at Coggin Pontiac named John Hawkins. They were divorced in February or March of 2001. However, they were married eighteen years, giving birth to two fine young men. One is Chase Coggin Hawkins, who is now seventeen years old.[Born August 6, 1985]. The other one is Joshua [James] Hawkins, [born February 26, 1988]. Chase is in high school at a military academy in Virginia right now. Joshua is a freshman, he's fourteen years old, at [Allen D.] Nease High School and doing real well.

P: I think we've got enough now on the personal family. Let's go back to your career. You've just moved to Jacksonville, right? What was that date?

C: We moved here August 1, 1968.

P: You came here to sell what? Pontiac? Oldsmobile? What cars were you selling? What agency were you with when you came to Jacksonville?

C: We got a brand new Pontiac dealership, which they wanted to locate in the Regency Square area.

P: Where did you physically locate?

C: It was Pontiac's desire to locate it on the southeastern quadrant of Jacksonville. There is a shopping center called Regency Square in this area, and they wanted the dealership to be within a half-mile radius of the shopping center. I selected

the corner of Southside Boulevard and Atlantic Boulevard.

P: That was an empty space at the time?

C: It was a vacant lot. I had been ordered to put that together. There were three different owners of the parcel that we put together which today is occupied by Coggin Pontiac.

P: The description I have is that it was 300 feet on Southside Boulevard, 300 feet on Atlantic side, and 300 feet on the Mill Creek Road. Does that sound right to you?

C: No, that's not right. It's about 650 feet on Southside Boulevard frontage, 200 feet on Atlantic frontage, and 650 or 660 feet on Mill Creek. It's a total, roughly, between 1700 and 1800 feet, fronting on Southside, Atlantic, and Mill Creek. [It is] approximately six acres.

P: What role did Herschel [E.] Shepard [successful Jacksonville architect, also professor at College of Architecture, UF] play? Was he your architect?

C: Hershel Shepard was the architect of the building. He was partners with a fellow named Woolverton. It was Shepard and Woolverton. The architects helped design the building. Preston Haskell, whom I knew from the Haskel family from Birmingham, Alabama, had moved to Jacksonville a couple of years or so prior to my moving here and had formed the Preston Haskell Construction Company. Knowing of Preston, I talked with him, and he was in a design-build concept, which he still is today. Woolverton and Shepard were the architects Haskell hired to design Coggin Pontiac.

P: Have you had any further dealings with Herschel? He's a very good friend of mine.

C: Is he?

P: He is doing fine. I saw him just the other night in Gainesville.

C: My gosh. No, I haven't seen Herschel in years and years and years.

P: I'll give him your regards the next time I see him.

C: If you would, I would appreciate it.

P: I have the date April 29, 1969. Is that the completion date of the building or the letting of the contract or what?

- C: We moved into the new building about February to March of 1969. I think the official grand opening was...
- P: April 29.
- C: Yes.
- P: Where did your family live?
- C: We moved to Arlington and bought a nice five-bedroom home because Blanche's mother, Mur, lived with us along with the four daughters.
- P: Where did the girls go to school?
- C: Terrye was out of high school. In 1968, Tracye wasn't but ten. She went to grammar school along Lone Star Road for a very short time. Then she went to Bartram School which Bolles now owns and runs and started at Bolles in sixth grade. She was in the first class of girls who would have started to Bolles and gone through grammar school all the way through high school. [Cindy went to Bishop Kenny High School. Christy went to Bartram and then Episcopal High].
- P: Luther, talk about your staff now, putting together an organization in Jacksonville. Do you need to start with Mrs. Gallagher?
- C: After moving here in August, I started putting together the staff. Of course, the first thing you think about is who is going to be your new car manager and your used car manager and your office manager and service manager. So, I started looking for all these people. In contacting General Motors Acceptance Corporation (GMAC), division of General Motors, I asked them who are some people in the office they knew and who was the best Pontiac person they knew around here, and they gave me Wilma Gallagher's name. She had been with a Chevrolet dealership in Ocala, Florida, and had just moved here because her husband wanted to go into the real estate business. His name was Emmitt. They had just moved here, and she was working for a company selling office equipment. They said they thought if I could get her, I would get as good as there was around. I called her, and she was interested in talking with me. [She] came over to our home in Arlington on Glen Echo Road. I hired Mrs. Gallagher to come to work in November of 1968.
- P: What attracted you to Mrs. Gallagher?
- C: She had all the experience of running a big Chevrolet dealership in Ocala, had been with them for many years. She was born and raised in the Ocala area, and her character, integrity, and experience were beyond reproach, unquestionably.

- P: You did not make a mistake in hiring her.
- C: Not only did I not make a mistake, I made a very wise choice in her. She helped me continue to develop the basis upon which Coggin Pontiac was founded – that is, character, integrity, and honesty. She believed in all of those traits and she lived them, and she helped me train and select all the staff we had from there.
- P: Is Mrs. Gallagher now dead?
- C: She is deceased, a very, very sad day in my life. About seven years ago, it was discovered coincidentally in a routine exam that she had cancer of the pancreas.
- P: And she was in your employ all those years, wasn't she? She never left you.
- C: She actually worked with me for thirty-one years before she died.
- P: She left a family?
- C: She had no children. She had a husband, Emmitt. Her children were the business and helping me to grow that business.
- P: She was dedicated to everything you were doing.
- C: Totally dedicated to everything we were doing and to me as an individual. She was as fine a lady as you could possibly ever want.
- P: Now, you said there were two other pivotal positions that needed filling.
- C: GMAC also recommended a fellow named Frank Griffin, who was a salesman at Claude Nolan Cadillac Pontiac. He was their best salesman. Coincidentally, Frank Griffin called me because he wanted to move out of sales and into management. I interviewed him and hired him at GMAC's recommendation and checking him out. I check everybody out from A to Z before I hire them to be sure they're the right type of people. I hired Frank, and he came with me then as new car manager. I had a first cousin named George Coggin, who was my father's brother's oldest son who was about five years older than I. He had been in business for himself right outside of Houston, Texas and was working in Mobile, Alabama at the time. I talked to George about coming to work with me and helping me build the business as used car manager, and he accepted. So, I began with Mrs. Gallagher, George Coggin, and Frank Griffin in the main positions.
- P: Now, what again was your relationship with Coggin?

- C: I was the owner, president, and CEO.
- P: I mean, he was your cousin?
- C: Oh, George Coggin? I had known him all my life. He was a first cousin.
- P: So, you had filled the three pivotal positions with two men and one woman.
- C: Exactly.
- P: Then from there, you had to hire others, of course, to fill out your staff.
- C: We went from those three people and myself up to a total of forty employees in 1969, our first year in business. We had forty employees, and we did about \$20 million worth of business.
- P: What were you looking for when you were hiring these people?
- C: The three traits that I discussed with you.
- P: Well, and then from there on the rest of the staff.
- C: Talent. We were looking for other people who had all these same characteristics. In fact, I was so particular that I really did not go after and did not want to hire anyone in the sales departments, new or used, who had previous experience. I wound up hiring 90 percent of the staff who had never sold a car before.
- P: How long did it take you to get that staff, as talented as they were?
- C: We started construction on the building in July, August of 1968.
- P: And the dedication was April, 1969.
- C: Well, that was the formal [dedication]. We moved in about February. Haskell built it in about four to six months.
- P: But go back now to these people you're hiring in the used car and the new car business.
- C: We looked diligently for all the people we hired in the sales departments. Of course, knowing precisely what I wanted, we hired inexperienced people, and I put them in a two-week training program, of which I did the training. I trained them exactly as I wanted them to be trained in how they would represent Coggin Pontiac. The mechanical department, I knew nothing about. I hardly have ever

changed a spark plug, so that wasn't my forte. The objective, Sam, was really simple. It was to find the right people, put them in the right position, and to surround yourself with good people who were just as dedicated as you are. Again, I've been extraordinarily fortunate in surrounding myself with many, many good people.

P: Let me ask you something, Luther. Where does money play a part in your life and in the lives of these people you're hiring? Are they in it because of the chance to exercise these moral values, or are they in it to make money?

C: I think it is a combination, Sam, to be really candid. It is a combination of that. They all had to have the first three degrees, the character, integrity, and all, but that's not to say that many of them were not very concerned with money, because they were. They were concerned with making a living. But I'm happy to tell you that I was able to find people who were concerned [and] wanted to be part of a team-building process. [They wanted] to build the very best team, not only in Jacksonville, Florida and the state of Florida but one of the premier teams in all of America, and I mean teams, not people who are employees.

P: So, you were demanding the best, right?

C: I was expecting the best.

P: And that wish was fulfilled.

[Editor's Note: At this point in the interview, the tape recorder malfunctioned. Mr. Coggin has attempted to recreate the portion of the interview that was lost because of the malfunction. The portion Mr. Coggin added is included inside brackets.]

C: [Yes it was, and we began business in 1969. Pontiac assigns each dealership a planning potential and mine was 445 new Pontiacs per year, or approximately 38 new cars per month. I was very proud of our team, because the very first month, we sold 116 new Pontiacs, or triple our planning potential. We continued to maintain this pace and delivered over 1,200 new Pontiacs our first year.

P: Pontiac must have been very pleased with your performance. That is outstanding!

C: Yes, Sam, they were so very pleased that Nels Long, Pontiac Regional Manager, called me and asked if I would like to buy a Pontiac dealership in Raleigh-Durham, North Carolina.

P: And you had been a Pontiac dealer only two years or so. What did you tell Mr. Long?

- C: That's correct. One year in Marianna, and one year in Jacksonville. I told him I would be very excited about another Pontiac dealership, so he advised me to meet him in Raleigh-Durham the next day. The time now was December of 1969 and I successfully negotiated the purchase of this dealership, and we took over on February 1, 1970.
- P: Luther, you were really moving rapidly. Was the financing of this acquisition a problem for you?
- C: Yes, it was, but my accountant and I formed a holding company named Coggin Investment Corp., which enabled me to have a vehicle, the holding corporation, that gave me great flexibility. A few months prior to this, I sold a new car to Howard O'Steen. He and his twin brother, Harold, had built a successful chain of drug stores and had recently sold them to Jack Eckerd for a substantial sum of money. They were desirous of investing with me in the automotive business. Since I needed capital to buy the North Carolina deal, I agreed to sell them a part interest in Coggin Investment Corp. for \$200,000.
- P: It seems that the timing of the dealership purchase, and the O'Steens' desire to invest presented you with a good opportunity to expand your business.
- C: It did and I have always believed in timing is of the essence. Shortly after selling them an interest, they desired to change the name of the holding company to Coggin-O'Steen Investment Corp., and we made that name change.
- P: What did that mean?
- C: It simply recognized the O'Steen name along with Coggin, but the key to this is I was able to fund the purchase of the North Carolina deal without borrowing another dime.
- P: Now, the O'Steens are no longer a part of the operation, right?
- C: They are no longer a part. They were investors from January 1970 until January 10, 1996. That is when I bought all the O'Steens' interest.] We started talking about going public. The Arnold Palmer Automotive Group, you may or may not remember. That was back in 1988 or 1989. I and one other friend of mine who lived in Detroit, we were going to be the key managers of Arnold Palmer Automotive Group which was put together by a friend of Arnold Palmer's, and that didn't work out. But anyway, I envisioned that all that was going to come to pass and we'd have access to the public market. In about 1990 to 1992, I began to envision, that I was one man short. I could see these things coming about, and I didn't need any more car men, so I started looking for someone who had preferably a legal background and a strong financial background. Coincidentally,

again time is of the essence, nine years ago, Charlie [Charles B.] Tomm wrote me a letter. Charlie Tomm is president today of the Coggin Automotive Group. I don't think you've ever met him have you?

P: No.

C: Okay. He's a very, very bright guy. He has an undergraduate degree and a law degree from Washington & Lee and an L. L. M [master of laws, in taxation] from New York University.

P: It seems like he comes academically very complete.

C: Oh, yes. He's definitely in the cum laude (and close to the magna cum laude) graduates of Washington & Lee. Then [he has] a master's in taxation from New York University. [He worked for] two years with a law firm on Wall Street in New York, two years with a financial firm on Wall Street, [and] fifteen years with Schlumberger [Limited, a global oilfield and information services company] as assistant general counsel, both nationally and internationally. In Jacksonville – I'm hurrying through this story now – he was hired by the trustee of PIE Nationwide [motor common carrier company]. Your brother George would know all about PIE Nationwide. He knows Charlie Tomm very well because Charlie was hired by the trustee in bankruptcy to run the day-to-day operations of PIE to see whether they could reorganize it under Chapter 11 or dissolve it under Chapter 7. All of this was before George. As the years passed, five years or so, Charlie saw that [Chapter] 11 wasn't possible, he had to dissolve it [with Chapter] 7. So, he had to be mentally pretty tough and pretty bright also. He could see the end of PIE Nationwide coming some time in the next year or two. They had already been in bankruptcy courts some six years. He wrote some letters, [and] one of them happened to be to me [about] what he had been doing and that his desire was to stay. His family was down here, they liked it in Jacksonville, his desire was to stay in Jacksonville, and he would love to talk with me about an opportunity in the automotive business. It was such an expertly written letter, when I say expertly I mean with warmth and intellect, and informative. He gave me his number, and I gave him a call. Beginning in February of 1994, Charlie Tomm came out to visit with me and have the first interview. February, March, [and] April all came to pass, and finally on April 29, I hired Charlie Tomm to come in with the full understanding that I was looking for someone to take my place. I was willing to train him, and I didn't want a car man. I knew what I wanted, I had great clarity of what I wanted, and he represented all of that. But I interviewed him more times than anybody in the history of our company, and I ran the most thorough check on him that you could run. He had never really made any money, hadn't accumulated any money to speak of, but he came from a good family. He had been divorced once, and had two children by her. He was sending both of those children [to school], one to Dartmouth, and she's graduated from

Dartmouth now, and the other one is in a high school college preparatory [school]. [He remarried and has one son 11 years-old. They are a wonderful family.]

P: Anyway, you succeeded in getting him.

C: He very much wanted to come to work with me, and I hired him.

P: Luther, can we leave that and go to something else? I want to ask you something that fits in. Tell me about the move to Deerwood and President Ford moving into your house. Start at the beginning on that house and how all that came about. I don't want to leave that out.

C: Blanche and I decided to build a home in Deerwood in about 1971. We designed it, built it, and moved in.

P: You had been living in Arlington all this time?

C: We had been living in Arlington from 1968 to 1971 and wanted to build a home in Deerwood. When I first came to Jacksonville, I rode through Deerwood and I told Blanche, Honey, maybe one day, if the good Lord is willing, and the creek don't rise, we'll be able to afford a home in Deerwood. A few years later, we're building this home in Deerwood, and we completed it and were living in it around 1975, I think.

P: Who built your house for you?

C: Lewis Hollaway was the architect.

P: It had to be 1975 because Ford was the president by then. Nixon was gone.

C: In 1975, I had a friend in the White House who was a presidential aide.

P: Who was that?

C: His name was Frank Ursomarso, a good friend from Wilmington, Delaware. He was in the White House and gave me a call one day and said that the president was coming to Jacksonville to meet with Anwar [al-]Sadat [Egyptian political leader and president, 1970-1981].

P: Anwar Sadat was staying in Epping Forest [Yacht Club].

C: Sadat was going to be staying in Epping Forest, and they wanted a place for the president that was basically a secure place, guarded community and all. I said,

Frank, I'll be happy to think about it.

P: Was he asking you for your house then or just to suggest places?

C: He asked me where I thought would be the best place to put the president. We had that close of a relationship. I told Frank, we live in one of the nicest places in Jacksonville called Deerwood. It is a gated community, guarded and all that, and I would be happy if you want to consider it to have him come stay with us in our home. Frank felt that was a good idea, but everything when it comes to the president, Sam, is checked out. I mean, they check you out, they check your wife out, they check your children out, they check everything out. Anyway, after I suggested that, he checked it out [and] they decided our home was ideal.

P: Even though they had not yet seen it.

C: They came down to see it. The CIA came down two to three months before the president ever got here.

P: And they walked around the house?

C: Walked all over it, all over the outside, the inside, the whole neighborhood. [They] knew who lived next door. They knew everybody who lived anywhere near the home in Deerwood and their records and all. So again, it was ideally located.

P: And the proximity to Epping Forest was excellent.

C: The proximity was excellent, a ten-to-fifteen-minute drive away. The President and Mrs. Ford arrived at our home, and we greeted them on the front porch. Blanche and all four of our daughters were there.

P: It was the typical American family.

C: Typical American family.

P: Each one of you waving the flag.

C: Well, they had flags on the limousine, and they had police escorts, two to four cars in front and two to four cars in back.

P: I bet the neighbors were curious.

C: And it was only a one-block-long street then. It was called 6 Fairway Lane. The President came up, and, of course, we had a house full of CIA. They disconnected everything in the house. You can't hear anything that's going on,

[so, we never got it back exactly right]. It is sophisticated equipment, Sam. Anyway, we were standing out on that porch and seeing the presidential group arrive with all the motorcycles, the sirens, and the red and blue lights flashing, and the President of the United States pulls right up. Blanche and I go down two steps, and they open the door for the President and Mrs. Ford to get out and come up and shake your hand and say, Luther, it's so nice of you and Blanche to have us. Gerald Ford and Betty Ford were very nice people. They were very, very gracious people.

P: And that little boy from Birmingham never imagined that was going to happen as he was delivering his paper.

C: Delivering the papers, he never dreamed he'd have the President of the United States of America and the First Lady, and also the President of Egypt, Anwar Sadat, and his wife.

P: Oh, he came?

C: They had a meeting in our home.

P: Oh, I didn't know that Sadat had come there.

C: The president [and his wife] slept in the bed and the whole works, used bathrooms and all that.

P: Did they leave a mess?

C: Yes, basically. [laughing] But they brought the White House chefs with them, and they did all the cooking. They did everything for him.

P: But ya'll moved out.

C: We moved out, and they moved in. When we greeted them, we turned the house over to them, and it was theirs and all these meetings went on, etcetera. It was a very thrilling part of our [lives].

P: And they stayed without paying any motel fees.

C: They didn't pay any motel fees, that's right. This one didn't cost them anything. But it cost Americans. At that time for the president to come anywhere like Jacksonville, Florida was between \$500,000 and \$2,000,000.

P: Better safe than sorry.

- C: There is no expense spared, lots and lots of money.
- P: What did they leave behind?
- C: They left us lovely notes and sent us lovely notes and autographed pictures of President and Mrs. Ford, "To Blanche and Luther" and the whole works. They left us notes in the home, sent us things later on, and kept in touch as time went on [with] just an occasional note.
- P: That was a wonderful interlude in your life.
- C: That was a wonderful experience in anyone's life, and for a country boy from Alabama, it was up there. That kind of gets us through the Deerwood episode.
- P: You crackers have come a long way. [laughing]
- C: Oh, my. It is hard to believe some of these things.
- P: It is hard to believe.
- C: The President of the United States of America, and he's not the only president I've met.
- P: You have been with other presidents?
- C: Oh, yes. [I have visited with Ronald Reagan.] I have been with George W. on several occasions. I have a picture. In fact, Blanche had it here, [but] we recently took it down to the office. I have a picture of George W. and Jeb and Columba [Bush, Florida First Lady]. It is from the president and the governor; they both signed it. I had been to many meetings with the president in Florida when he was running for presidency, and then I had dinner with him when he was in Orlando for a big fund raiser for Jeb just a few months ago. We flew down to Orlando to be included in that meeting, and we had a front table. The governor was here, the stage is here, the president is here, and we are here. This was with Peter Rummell [CEO of the St. Joe Company], John Rood [CEO of Vestcor], Michael Hightower [chairman of JEA]. Do any of these names ring a bell with you?
- P: Of course I recognize the names because I read about them in the paper, but I don't see them on a daily basis.
- C: They are who drive North Florida, I can tell you that. With Jacksonville [Republican James E. "Jim"] King being the president of the Senate [elected 2002 to 2004] and Jeb being reelected... See, we had Jeb and Columba and the family in our home before he was elected governor. I had a fund raiser for Jeb

here. That kind of really started the whole thing. They called me and wanted to know if we [would] open our home for things like this? [These are just a few of the interesting people I have met.]

[Tape break]

P: I want to ask you, Luther. When you were in the car dealership, you came in and you had this Pontiac dealership, right?

C: Right.

P: Now, you have acquired many more than that over the years. Do they come to you and say we have a dealership we would like to sell you, or do you go to them and say I want this?

C: It happens both ways. I've been extraordinarily fortunate. Let's start with Jacksonville. After the Pontiac dealership, Mazda came into Jacksonville, and I was able to get the Mazda [dealership]. This was a new point, open point. You'll recall my definition of that earlier. There was not a Mazda dealer in Jacksonville. I was the first Mazda dealer in all of Jacksonville.

P: But then did you sell that Mazda dealership?

C: I later sold it.

P: To Tom Bush?

C: To Tom, and he still has it. That was in 1972 or 1973 [that] I built the Mazda dealership.

P: Let me just go over this list and see if they're right or not, and then you explain each one as I go through it. In 1976, Coggin Nissan.

C: [I] bought the Datsun dealership, which is what it was known by then. That was prior to the days of changing the Datsun name to Nissan, which is what it is today. It was owned by a fellow named Obie Hugh. He was a mechanic, ran a garage here, and wasn't really in the new car business. I bought it from Obie and shut the Mazda deal down. At that time, Mazda was not going real well. I sold it to Tom Bush and moved Nissan in, which was a very, very good move on my part. That was in 1976. For better than twenty-five years, I've been a Nissan dealer here, more than a quarter of a century.

P: The next one I have is 1979, Pontiac-GMC Truck Dealership in Atlanta.

- C: That, I was called by Dennis MacNamara, who is a friend of mine and a Pontiac dealer in Orlando, Florida. He was a 50 percent owner of the Pontiac dealership in Atlanta that you're referring to, and it did have GMC with it. Dennis had been backing a mutual friend of his, and then General Motors wanted the investor to sell out in no longer than five years, but ten years absolutely maximum. He bumped up against that ten-year time frame, so he needed to sell it. I said, okay, I'll buy it. We just mentioned the Nissan dealership I bought in 1976. Dennis called me prior to that and wanted to know if I'd give his son a job, that they had fallen out. The son and father worked [together] in Orlando and didn't get along [at the time]. A very successful dealer, very successful and very wealthy. I knew them both, so I said, send Denny up and I'll talk to him. Denny is the son. Denny came up, and I made him general manager at Coggin Nissan, Datsun then. This was 1978. In 1979, Dennis calls me and says, I want to sell the dealership and I'd like for Denny to be a 50 percent owner and you own the other half. I said, Denny, I'm not going into anything that I don't control, so it was a 51/49 deal. I agreed to that and bought it and moved Denny Jr. to Atlanta, Georgia, to take over as general manager of that dealership. That was 1979. I sold Atlanta out in about 1982.
- P: The next one I have here is 1981, Coggin Honda.
- C: I knew the Honda people, a fellow named Jack Billmeyer was head of Honda in 1981. I called Jack Billmeyer because I first met him after I bought Pontiac in Durham, North Carolina. In about 1971 or 1972, we took on Honda, Volvo, and Mazda all in Durham, along with Pontiac. We added all those while we were in Durham. Jack Billmeyer was then a district manager. He called on us, and they had nothing but this little Honda Civic CVCC, little bitty thing, and he is six foot seven. How he ever got in it, I don't know. It was a little bitty Civic. Anyway, we decided to take it. I called Billmeyer one day in 1981 and I said, look, you need another point in Jacksonville, Florida. He said, Luther, we don't have a point in Jacksonville. I said, send your district manager, Jack, down to talk with me, and let's just start a dialogue on Jacksonville. We did, and I wound up getting the Honda point. That is how I got Honda in Jacksonville, Florida.
- P: I've got 1984, Coggin-O'Steen Honda in Orlando.
- C: Let me get you in proper order because you are leaving out one. In January, 1983, the zone manager of Honda in Atlanta called me and he said, Luther, I want you to go to Ft. Pierce, Florida. We have a Honda dealership down there, and it is one of the two in the nation that Jack Billmeyer wants to get rid of, change the ownership. He said, we would like for you to go down there and buy it. It also included Mercedes-Benz and BMW. I bought it and took over on March 1, 1983.

P: Boy, that is some combination.

C: It is one of the few corporations I ever bought. You don't want to buy a corporation, you want to buy assets, because you pick up all the liability with a corporation. But that was the only way you could buy it. I went down there, and that time, I gave the end of the world, Sam. I bought all the assets, the value of which were \$676,000, and they wanted \$1.2 million dollars in blue sky. This was just, buy everything I've got, take over the leases we've got, and then give me \$1.2 million dollars, more than double what the business was worth.

The business was making a little bit of money but not much, very little money, and it was in downtown Ft. Pierce. It is a long story. I won't go into the negotiations with him, but they were tough and tough and tough. I agreed to give them the \$1.2 million. I gave him \$676,000 in cash, and I said, I'll give you \$1.2 million at \$200,000 a month for six [years]. They finally agreed to that, and we signed a contract, and I bought it. I never put [out] another dime. The business was sound as a dollar. They were excellent business people. That is how I got Honda, Mercedes Benz, and BMW, and that was in March 1, 1983. At the same time that I was buying the Ft. Pierce [corporation], Honda told me that there was going to be an open point in Orlando. I said, well, I want the open point in Orlando. It really was not Orlando. It was Kissimmee where they proposed to put it. They said, okay, we'd like to have you down there. About the summer of 1983, I began working the Orlando deal, or sometime early 1983 to mid 1983. It could have been as far back as 1982 that the negotiations started because this was another Jacksonville, it was a brand new point, and it was going to be in Kissimmee. I went down there and surveyed the market. I went on [Highway] 92, I think it is, that goes right on back toward Disney World to I-4. Then I came up Orange Blossom Trail back north to Orlando. I really studied it, got all the facts, and I told Honda they were making a mistake. There [were] three [other] Honda dealerships, one was way in [the northeast] part of town. One was [in North Orlando], and one was [in the northwest section]. None were in the southwest quadrant, which is Orange County. Seminole [County] was covered. I said, you don't want to put it in Osceola County. We want to put it in South Orange County, Orlando. Long story short, Sam, I convinced them that they were not putting it in the right spot. I bought the land in Orlando, built a new point in Orlando, and opened it December of 1984.

P: Now, what about this Korean import?

C: The Korean import came in 1986. That was Hyundai. Hyundai came in, and they came in big time. They came into Jacksonville and wanted a dealer, and I signed for the point and pursued it. You have to pursue these things. Some of them may call you and want you to take it, but I've been very, very lucky, and [done some] hard work, too. Timing is of the essence. I decided I wanted Hyundai, so I took

Hyundai. At that time, now in 1986, I had decided that Nissan had outgrown the facilities that we had them in on Atlantic Boulevard. I bought the corner of St. Johns Bluff Road and Atlantic Boulevard, which is well east, which is where all the dealerships were going. It's automotive row now. I just built a new Honda dealership three or four blocks east of St. Johns Bluff Road. I bought that land in 1984 to build a new Nissan dealership and moved in July of 1986. Then I moved Hyundai in. I convinced them I had the right spot for them, into the old Mazda first, and then Nissan, and now Hyundai. I got Hyundai and moved Hyundai in the summer of 1986, so I'm now a Hyundai dealer. What do you have next on there?

P: I've got two more here. One of them is 1986, Coggin Acura in Orange Park, and the other is 1987, Coggin Isuzu.

C: In 1986, I was already the Honda dealer. I wanted the first Acura point, [but] they had already given it to Walter McRae, who owns Duval Ford and Duval Acura in the southeast quadrant on Atlantic Boulevard, just west of my Nissan dealership. I didn't get that first one, but they decided they were going to put [in] two [dealerships]. They gave Walter one, and he opened first, and then they gave me Orange Park. I bought property on [Blanding] Boulevard [in Orange Park] in 1986 and moved John Hawkins, my son-in-law, in to be the first general manager and sold him a 20 percent interest in it. I transferred John and made him general manager of the Honda store where he [did very well]. He [later] sold his interest [in Acura] to Jack Hanania.

P: Is he the one Bessie bought her Acura from?

C: Yes. He is a very good guy.

P: She was very pleased with him and very pleased with the car.

C: That deal did not wind up going [to Asbury] because we have a limit on the [number of] Honda products. [Asbury] decided I would keep Acura, so I did. I bought Acura [in 1986], and I hired Hanania in 1989. In 1998, when I sold to Asbury 51 percent, we didn't include any of the Saturn deals, which we haven't gotten to yet, and we didn't include the Acura deal. I kept that. I took a personal note from Hanania for seven years for \$2.4 million [to sell him the Acura store]. He paid it out July 1, 2002, way ahead of time. He is a wonderful guy [and he has a] wonderful family, two children now, and is just doing well. I just think the world of him. So many times, we say I got [a saying] from Doctor Armstrong years ago and opened Cogginville, and it goes "we give to live." It is the simple story of the Sea of Galilee and the Dead Sea. One receives and gives and the other one receives only. Nothing grows in the Dead Sea, and everything is marvelous and beautiful in the Sea of Galilee. The difference is you give to live. It

is like a smile: you can't give a smile away, you're going to get one back.

P: Luther, you've really had kind of a magic wand. Most everything you've touched has turned to gold. But I want to ask you about one failure, and that's the Pensacola situation. What happened there? I mean, you had a good product and a good location.

C: I had a good product and a terrible location.

P: It was a bad location?

C: A very, very bad location.

P: That's not like you to find a bad location.

C: If you want to know, this gets into some of the mentality. The Pensacola market, number one, had a very good product, number two, it was the wrong location, [and] number three, it [had too many dealers]. You didn't need but one Ford dealer in Pensacola, and you already had Key Ford. The guy is a pretty good dealer, and he was in the right location out on [Highway] 25 or whatever. He was in the right place.

P: I know, the street Mark lives on.

C: But Duval Ford, couldn't make it [in Pensacola], and they've been in business [in Jacksonville] here seventy-six years. I said, well, I'll take it and make it. [There were] sentimental reasons I bought that dealership. Terrye was there, and Mark was there.

P: But isn't that your only bad mark over the years?

C: It's not the only one.

P: I didn't find any other failures.

C: Suzuki wasn't a real winner.

P: But you lost money in Pensacola, didn't you?

C: Oh, definitely. We lost money in Pensacola. I had to go through an [extensive negotiation] to even get out of Pensacola without losing a lot more than I did.

P: In other words, it was in a bad location and it did not need a second dealership.

C: Exactly.

P: Those were the two factors that brought it doom.

C: Those were the dooming factors, no question. I may not be accurate, Sam, but if I could have a dealership where my daughter [and son-in-law were living] and [have Vince Whibbs as my partner]. [In addition, I] had eleven members of the Warfield, Middlebrooks [law] firm [that also] wanted to invest in [this deal]. [Mark was a member of this very] influential [law firm]. I said, well, maybe this whole thing really will work.

P: It sounds like you had everything going for you.

C: Everything going in our favor, other than the two huge factors.

P: I mean, the fact that it failed is the real strange thing.

C: Other than the two factors I was telling you.

P: Now, I have down here Ashland, Kentucky. What is that? Is that another dealership?

C: Absolutely. Ashland, Kentucky, Sam, you need to question the date because I'll have to confirm it. In approximately 1991 or 1992, I bought a Nissan, Mercedes-Benz, Honda dealership, and they were all in the same showrooms. [They were] outstanding products, but the town was very, very small. I moved Harold O'Steen's son Mark, who was working with me in Ft. Pierce in the Mercedes deal down there. We moved him up there to be a partner and general manager. The O'Steens bought Mark 25 percent of that dealership, and we owned 75. Mark went up there, and he spent from 1991 or 1992 to 1995 or 1996, about three years of his life, [working hard] to make it go. [Mark and his family were ready to return to Jacksonville so] we sold it, and the [buyer is] still paying us off. [We] sold it to an [African American], a wonderful man doing a premier job. I'm really proud of him. I'd love to have him in any dealership I've got. He's that good of a man. But he took it, he has worked it, and he is doing real well. So, we bought it in about 1991 or 1992 and sold it in 1996.

P: What about Suzuki?

C: Suzuki came in about the same time as Hyundai. We got Hyundai in 1986. Suzuki came along around 1986 to 1987. I would say we kept Suzuki for two years and probably sold Suzuki in 1989.

P: What other ones were weak?

C: Later on, Hyundai became weak and I dropped it. We're skipping a bunch. Let's follow Hyundai in 1986 and Suzuki in 1987. In 1987 and 1988, General Motors decided to start building a new car called Saturn. I pursued the Saturn dealership and was awarded the Saturn franchise for all of Jacksonville. Our first location for Saturn was remodeled. The Mazda, the Nissan, the Hyundai dealership now became a Saturn dealership, and still is today. That dealership was opened, and we would start selling new Saturns on November 1, 1990. The problem is Saturn has some production problems. and rather than getting 100 cars like we thought we were going to get, we got a half a dozen. It was February before we could get any cars from November 1, and we had 200-300 orders for Saturns. It was a horrible experience.

P: Did it ever get straightened out?

C: Not really. In November of 1990, we opened Saturn of Regency. In July of 1992, we rented a vacant Volkswagen dealership and converted it to Saturn of Orange Park. I bought that in July of 1992. Then in 1994, I bought property at the Avenues, [built and opened] Saturn at the Avenues on that in 1994. It's a good thing we're capturing all of this on tape because this is something. In 1994, we started Saturn at the Avenues, built it and all. There was going to be another new Nissan dealership in the market, so I bought all [the adjoining] property in 1994 [and built a new Nisan dealership in 1998.] If we could back up, there's one point back in 1971 or 1972, we missed the GMC motor home franchise.

P: I was going to ask you about that. I've got that stated here.

C: In 1971, General Motors decided they were going to build a GMC motor home, and [I thought it would be great].

P: But you did get the agency for that, did you not?

C: I was awarded the agency for all of North Florida for GMC motor homes, and I bought all the property next to the original Mazda-Nissan dealership, all of it west of there. I built the building there for GMC motor homes. Well, the history of GMC motor homes was I hadn't even opened until November of 1973, which [was the beginning of the] oil crisis. You couldn't buy any gasoline. There were lines at the gasoline stations.

P: I remember that.

C: It just wasn't available. Price didn't have as much to do with it as the availability did. General Motors decided in 1976 they would stop producing GMC motor homes. They did. I closed that facility and brought it all to Coggin Pontiac, and until 1978 or 1979, I decided I would get out, that the recreational business was

not for me. I closed it all down and liquidated all the inventory and have not been back in the recreational business since then. That needs to go back in the chronological order there.

P: All these buildings that you've been describing, do you own those buildings?

C: I did at one time. I owned nearly every one of them.

P: But you do not now?

C: I sold them when I sold my interests to Asbury.

P: Your interests in what?

C: When I sold Coggin Automotive Group, I owned them, and I sold the business, including the property. I didn't think I wanted to continue to own the property and not control the franchise.

P: Have you finished talking about the automobiles now? Is there any that we have left out, because I want to go to the real estate properties, like the Holiday Inn.

C: We're a long way from completing the automobile business. We're coming to the climax.

P: Well, let's finish the automobile business.

C: Okay. I think we need to conclude the automobile business because we're all the way up to 1994 [when I hired] Charlie Tomm. [At that time I perceived he would be trained to take my place in a few years. On January 10, 1996, we bought the O'Steens out. I decided to sell to fourteen of my key employees, about 20 to 23 percent, less than 25.

P: What was that about? That was an interesting development.

C: The fourteen key employees had an interest. In other words, they became an owner. We structured all that with Charlie's ingenuity and his background as an attorney and finance man. He really excelled at that. But they didn't have the money to buy it. We had to arrange with First Union Bank a \$12 million loan for them individually, fourteen of them, to buy it. Only one out of the fourteen had a financial statement that would justify borrowing the money, but that worked because I guaranteed [the loans personally].

P: You supported them.

- C: I supported it, First Union did that, and we started something that I thought was the way to go to get the employees involved in it. It was great. They loved the idea until they had the debt for two or three years and the interest they were having to pay. They weren't getting enough [income stream to liquidate the debt]. Some of them had to take second mortgages on their home.
- P: I bet that scared them to death.
- C: It gave them a lot of heartburn and concern, I'd say it that way. Then we get into the consolidation era, which began in the early 1990s, the attempt to consolidate. It began to come to fruition on September 24, 1996. The first group to consolidate went public in the United States of America. Shortly thereafter AutoNation, in November of 1996, they went public. All these people had made runs at me. The first one wanted me to join him because he was not nearly as large as we were. He was doing \$250 million a year in business, and we were doing \$450 million. Then the consolidators continued to go. We talked to them all, Charlie and I did. It finally culminated in an agreement to sell 51 percent of the business to Asbury in November of 1997. It should have been completed in early spring, but it takes a long time to go through all these things, all the legal work. On February 1, Saturn sued me and got an injunction to stop me from selling [the] Saturn [dealership]. They had already done the same thing in Texas and [to] another dealer in Florida. [Consolidation] was something Saturn [opposed] so, they slowed it down, and we did not close the Asbury deal until October 30, 1998. That was a big, big deal in my career. I sold controlling interests of everything I've [spent my life building]. Now I lose control, but I stay on as chairman and CEO. I had already made Charlie president and chief operating officer prior to selling to Asbury.
- P: What is the date of this again?
- C: This is October 30, 1998. That was the day I got the money. I don't call it a deal until you get the money and count it in the bank.
- P: I understand what you are saying. This is the Coggin Automotive Group?
- C: Yes. This is the Coggin Automotive Group I'm discussing now.
- P: Controlling interest, 51 percent, to Asbury Automotive.
- C: They gave me a substantial amount of change. For the first time probably in Blanche's life and mine, we then became very, very liquid. Blanche used to kid me why as soon as we got a little money, I'd buy another Honda dealership or I bought another dealership. [The sale also enabled all my key employees to pay off their loans in full, have cash and still own stock completely paid for.]

P: Which gives you flexibility.

C: This gives me flexibility and gives me [liquidity].

P: Well, you worked all your life for this.

C: I needed an exit strategy. This represented a potential exit strategy. There was one consolidator but eight platforms, Coggin Automotive Group being one platform. Before we could go public, we had to roll up all eight platforms. We all had to agree on evaluations, a very, very complicated deal, but we hired people who were professional evaluators to put values on my company and the other seven. Do you understand what I mean? So, we rolled them all up into one, and then that was Asbury Automotive Group National.

P: Where is Asbury?

C: Stamford, Connecticut.

P: Connecticut, not Pennsylvania?

C: It used to be in Pennsylvania.

P: Near Philadelphia.

C: But now it has been moved to Connecticut.

P: How many dealerships would you say they own now?

C: About 121.

P: When you sold, they owned ninety-nine.

C: 121 dealerships, I think, is close to the number.

P: Which represents how much money?

C: We did \$4.3 or \$4.4 billion last year in the whole group.

P: The whole group, not you.

C: I will tell you that in a second. We went through the roll up, we completed the roll up, and we planned to go public with Asbury in October or November of 2001. We [were prepared] to go public in October or November of 2001, and then the CEO [of Asbury] died of a heart attack [when he was] just forty-six years old. So,

that shut us out from going public and the market went haywire. Anyway, in March of this year, there became a window open for us to go public, and we did go public. Goldman Sachs and Merrill Lynch were the primary investment houses that took it public. On March 14, a very significant day in my life, we went public. This is kind of the climax of everything we've talked about businesswise. March 14, 2002, we went public. I had the opportunity [to attend]. As I shared with you, I had a ticket and all I have a little badge that I wore. I had breakfast with the Chairman of the Board of the New York Stock Exchange and the president. I went up in the little balcony [and] rang the bell at 9:30 a. m. on March 14, [opening the New York Stock Exchange that day].

P: Of this year, 2002.

C: This year, that's right. We had a two-year lock out on the stock. You couldn't sell any [stock] before two years from the time we went public. I talked [Asbury] into letting me and [two] other [dealers get out of the lock out]. I sold 70 percent of my stock. Of course, at that point in time, it was \$16.50 [per share]. It went to \$22.45, and it backed off. It is at \$9.00 and something now. But times have been very unusual. Anyway, that was another liquidity [event].

P: Do you want to tell how much money came to you? Another thing that I noticed here, the sale does not include three Saturn dealerships.

C: Right. We sold the Saturn dealerships on the side, but I sold them and the Acura dealership, so I got all that money.

P: Are we now through with the automobiles?

C: I think we are pretty well through with that, once we got it public.

P: Let's talk about the properties. I've got some listed here. I've got the Holiday Inn on Bay Meadows. Is that still yours?

C: It is, but about a year and a half to two years ago, I took David [Potts], who [was general manager], in as a 25 percent partner.

P: He's more than just the manager, then.

C: He is a 25 percent owner and the general manager now.

P: We stayed there a couple times but I was reluctant to because you wouldn't charge me anything and I didn't want to come there free. Did you own that yourself, or was that in with the O'Steens?

- C: I'm not a hotel man, never decided to be in the hotel business. It was all O'Steen. We bought it out of bankruptcy.
- P: Is it paying off?
- C: It has been [a reasonable investment].
- P: What about the Holiday Inn in Orange Park?
- C: We put up [nearly] all the money for that, and [it] is still being run by O'Steen control.
- P: So, the O'Steens own that and you don't?
- C: They don't own it, we own it, but [as general partner] they get money out of it [for managing the hotel].
- P: That's not a bad deal.
- C: That's not a bad deal at all.
- P: Could you work me into one of those? You are a partial owner of the one in Ocala?
- C: Yes.
- P: I don't want any more information. Are there any other real estate properties that should be listed here for the record?
- C: For the record, I think it would be well to note that the headquarters of the Coggin Automotive Group is on Pablo Oaks Court, which is right next to Mayo Clinic. Have you ever been to my corporate office?
- P: No.
- C: Oh, it is absolutely beautiful, backed up to marshlands.
- P: Do you get off at the Mayo Clinic exit?
- C: Past the main Mayo Clinic exit, one more light, and that's William Davis Parkway. That is where all the workers who work for Mayo come in and park behind it.
- P: I'm going to come down there sometime.

- C: The first right turn is Pablo Oaks Court, [a] 24-acre [complex called San Pablo Office Park]. It's a one-block long cul-de-sac.
- P: I've never been down there.
- C: It is absolutely gorgeous. I mean, pristine land. My office is here. We overlook the marshlands and all, [just] beautiful. I own that personally. I kept [this property and] my office will always be there.
- P: Another property that you own personally is this property we are in right now, this house. What happened here? When you bought this land, there was a house here, wasn't there?
- C: Yes. There was a nice home that was built in 1955 and had five bedrooms. We decided to tear it down and build exactly what we wanted, so that's what we did. I thought I had paid the end of the earth for it at that time, but it turned out I didn't.
- P: No, it's a gorgeous property. Who was your architect for this?
- C: Perez and Company.
- P: And you were very pleased?
- C: Very, very pleased with the way [our home turned out]. It's gorgeous.
- P: It's worth a lot of money, but it's so beautiful and comfortable. I mean, it's homey. It's just nice. It's decorated wonderfully well.
- C: We also had a condominium at Grandfather Mountain [in North Carolina].
- P: Do you have that still?
- C: I sold it, it will be two years in February. We bought a new home down there in February of 2001 at Grandfather Golf and Country Club. We remodeled it, nothing like this, just minor [things]. We tore the kitchen out and [did some remodeling]. [It is truly a lovely mountain home].
- P: Well, you've got children and grandchildren to enjoy it. You have a plane now also, don't you?
- C: I have two planes. I have what they call a fractional [interest] with Executive Jet. They call themselves NetJets now, [formerly] Executive Jet, owned by [billionaire investor] Warren Buffett.

P: Mark has them.

C: What you do, Sam, is you buy a fraction. If you don't need a whole plane, you need a half of one, you buy a half. If you need a fourth of one, you buy a fourth. How you determine what you need is how many hours you fly or want to fly a year. That's how you buy it. I have a fractional interest in a Citation V Ultra, which is a full jet.

P: How many does it hold?

C: Seven. It cruises about 450 to 470 miles an hour. I have a Citation X, which is a good bit larger, it holds eight, but it's the fastest aircraft in the air [other than military planes]. It will go .92 Mach. We frequently travel at 600 plus miles per hour over the ground. It has a range of 3800 nautical miles. When we took all the kids to Alaska, we flew from St. Augustine to Vancouver with eight of us on board, luggage and all, non-stop, in five hours and a few minutes.

P: That's great. Luther, let me ask you a couple more questions. Have you had any major disappointments in your life?

C: Well, you know, certainly over the loss of Terrye.

P: Of course, that was a terrible disappointment for all of us. You have not been disappointed in your family?

C: No, not at all.

P: You've had pretty much of a charmed life in many ways, haven't you?

C: A charmed life, of course, having Blanche by my side all the time. Her support, as I stated in the very beginning, has been tremendously helpful. There's no doubt about that.

P: You give her credit, then, for a lot of the achievements you have earned?

C: She has always been happy. She has always been fair. I don't think a man could [expect a greater love and loyalty and devotion than Blanche has shared with me for over 50 years].

P: Ever since you've been a child, you've been a very religious person, haven't you?

C: I certainly believe in God. I want to think that while we're right here on earth, we're going to get a little Heaven and Hell.

- P: You've also been a philanthropist to the church. What have you done for the church in support?
- C: I called the minister one day, and I asked him what he had in mind for the church because he was getting close to his retirement time. He said, at one time, I thought we would add on and do things, but we couldn't get a permit. How long ago has that been? Oh, that has been ten years or more ago. I said, what have you got in mind now? What would you like to do if you could? Well, we've been needing a new education building, and we need to remodel the sanctuary. That's two. Eventually, maybe we need to build a new sanctuary, but that probably won't happen. I said, I'll tell you what you do. You clearly define in your mind what you want to do, and if I like what you're talking about, what you want to do, then Blanche and I will make you a matching offer, that we'll match everything that it takes to do this up to \$400,000 or \$500,000. So, we did that, and we have spent probably \$1.2 million total on the church. We have given to the church \$400,000 to \$600,000.
- P: What is the church?
- C: This is the Beaches Christian Church.
- P: Where is it?
- C: It's on First Street in Neptune Beach.
- P: I see. So, it's right out here and not in town at all.
- C: Right here. It is an oceanfront property. We have about 300 feet on the ocean.
- P: The name of the minister who officiated at Terrye and Mark's wedding, his first name was Fred.
- C: Fred Woolsey.
- P: Is he still around?
- C: He was a co-minister with John Hibbard. John had been there for forty some odd years. He retired a year ago March, and we have an interim minister right now.
- P: Where is Fred?
- C: Fred is at Riverside Christian Church.
- P: I greatly admired him.

C: Oh, and we do. Blanche and I both greatly admire him. So, we did that for the church.

P: So, what carries your name at the church? The building?

C: The building carries our name, the Coggin Educational Building.

P: You used just the last name of it, not Luther and Blanche.

C: The boys went to Beaches Episcopal School out here, and we made a donation to them much smaller than this. They named one of the halls, [one of the] big rooms over there, the Coggin Hall or whatever, after us. We recently gave \$2 million to Mayo to build a new 236-bed hospital here, and we're on the major gifts committee. There will be a naming event, and I don't know when it will be at this point in time.

P: What is the gift that you've made to Hospice in support for it?

C: We gave them a brand new car that will probably bring them \$50,000 to \$100,000.

P: They will sell tickets for it, and the winner will get the car. Now, go to the University of North Florida because they have been the main beneficiary.

C: We recently gave \$5 million.

P: But earlier than that, didn't you give \$350,000?

C: I gave \$350,000. We have four scholarships, and we met with all of them the other night. We had a recipient and donor party get-together. This was a week or so ago.

P: Did the state match that money at the last legislative meeting?

C: They did match that. It was well over \$500,000 [including matching funds].

P: And they use it for scholarships, not for professorships?

C: Part of it was for an eminent professorship, which we wanted to do, so there is the Coggin Eminent Professorship.

P: In business?

C: In business, exactly. So, part of it went for the eminent professorship, part of it

went for scholarships, and \$50,000, which was not matchable, went for equipment.

P: Now, what about the \$5 million, the most recent gift.

C: We gave a \$5 million commitment to the University of North Florida, of which all will be matched by the state, [for a total gift of] \$10 million. A good friend of mine said, Luther, if you do that, I will personally give \$1 million.

P: Why is he keeping that anonymous?

C: I don't know, but he wanted to do that.

P: It makes you wonder why somebody would give \$1 million and not want his/her name attached to it.

C: Their name is attached to the University of North Florida big time already.

P: Over the years, people will say, I wonder who gave that million dollars?

C: I think they possibly will. Anyway, our gift amounted to \$10 million to UNF. We structured that gift in a very unique manner. With your career in education, I'm sure you can appreciate Blanche's and my [decision], and we asked the dean of the school of business to give us some thoughts as to how the money could best be utilized as well. They came back with proposals, and we modified the proposals. We structured it about four different ways. Number one, to give merit scholars an opportunity if they could not afford to come into college. That would be at least a 3.5 grade point average on a scale of 4, with a [minimum] SAT [of 1200]. We had it at 1300, and we lowered it to 1200 because some kids just don't test well. We happened to have one we could really relate to. Terrye didn't test well. She always worried, worried, worried about what she'd make and whether she was going to pass and she came home with a 4.0, but she didn't test well.

P: I know I used to ask her questions to help her with her tests ahead of time. As she was preparing, I was studying with her.

C: Yes. So, we dropped the SAT to a 1200 level or a 3.5. Most of the scholars will be that.

P: But there's going to be a building named also.

C: No building was named after us. They can change the name of a building. They named the college of business the Coggin College of Business [which will be in perpetuity].

- P: I see, not a building but the college itself.
- C: The college itself. It's just like Harvard business school, or it's just like the Wharton School of Business [at the University of Pennsylvania] or it's just like the Terry [College of Business] at the University of Georgia.
- P: Just like the next interview I'm doing with a man named Fred Fisher, for whom the school of accounting is named.
- C: Where?
- P: Gainesville.
- C: See, you can change the name of a building, but you cannot ever change the school. This is in perpetuity, so it will always be [the Coggin College of Business]. I shared with you the meeting of the board, the latest meeting a week ago, where the board of trustees voted to name it the Coggin College of Business and not add the word administration.
- P: I'm glad they took that off.
- C: I am, too, and the name is on the building right now.
- P: When will they dedicate the building?
- C: This has already been done. October 7, [was the dedication ceremony]. The dean of the school is Earle [C.] Traynham, and he worked with me for two or three years [before Blanche and I knew this was a gift we really felt good about]. He first presented a proposal a year or year and a half ago. He had been the epitome of deans in my mind. So, the very first School of Business [honorary] dean will be the Dean Traynham [distinguished] professorship. We named the professorship for Dr. Traynham, and [named] him the first recipient. When he got up to speak that morning after I spoke and I was sitting next to David Kline, who is interim president, Earle could not speak. He was so emotionally overwhelmed by us naming the scholarship for him.
- P: Well, that was wonderful. That was a great tribute.
- C: He said, this is something I never in my wildest imagination dreamed of. It was twenty, thirty seconds before he could really express himself. David Kline said, I've been with him hundreds of times and never seen him like this.
- P: It really impacted him.

- C: It really did, and he meant so much [to us]. Whether you realize it or not, the School of Business in 2001 had a graduate of the School of Business in accounting make the highest score on the CPA exam of anybody nationally. In the entire nation, [she] was number one on the CPA exam. A second [graduate of UNF] was in the top ten in the nation. The School of Business is a long way from broken. So, in addition to the Traynham professorship, we endowed other professorships to the tune of where, if the dean of the school decides that he needs a dean of logistics or a professor of logistics or whatever we want to say in business, and he needs another \$20,000 a year to [hire] him, you know, the guy wants to come but he's got to make a living, he has that total right, he's got the flexibility, to give that [person] what it takes. It is our [conclusion] after studying it, right or wrong, and I appreciate your comments....
- P: No, I think you've done exactly, exactly right.
- C: We wanted to give the dean and the school the opportunity to hire the premier professors.
- P: You are right.
- C: If we get the premier professors, we're going to get the premier students, and if we get the premier professors and the premier students, we're going to get the premier results.
- P: You're doing the smart thing. Don't forget in the philanthropy the scholarships that we created in the law school.
- C: No, that was strong on my mind.
- P: Do you know how much that has now increased to?
- C: I got a copy of it the other day.
- P: Over \$400,000.
- C: \$486,000.
- P: They're now giving three. They have divided into two categories.
- C: The Terrye Coggin Proctor Scholarship, which you know all about. Terrye died in 1986.
- P: Don't forget that Mark gave a substantial amount and the firm gave a substantial amount to that.

- C: We put all that together, and in 1987 [named] the first recipient. To date, there have been nineteen recipients.
- P: I have saved all the letters of the individuals who have received the scholarships who have written.
- C: So have I. I've got every one of them in my file. I've got a Terrye Coggin Proctor Scholarship file.
- P: I do, too. I have a whole file on her.
- C: Then the second that was named, and you'll have to help me because it's Terrye Coggin Proctor/someone else.
- P: I think all they've done is to divide the money that's coming in.
- C: But there are two.
- P: There are two separate categories. I asked the same thing when I saw it because I get the same thing you get.
- C: It's Terrye Coggin Proctor/ and another name. I'd love for you to be able to tell me what has happened on that.
- P: I will check it out. Okay.
- C: And her picture is up, to my knowledge. I haven't been there in several years.
- P: I have. Her picture is right there.
- C: Is it still hanging?
- P: It's still hanging in exactly the same place.
- C: Right outside the dean's office?
- P: No, right outside the library on the lefthand side.
- C: Okay.
- P: You know my two sons, Mark and Allen, created a scholarship fund in honor of Bessie and me.
- C: I think that's wonderful.

P: The Samuel and Bessie R. Proctor Scholarship, last year.

C: To the School of History?

P: No, to the Center for Jewish Studies, and it will be matched. They gave \$100,000, and it will be matched with \$100,000.

C: That is wonderful.

P: That was last year, and then Mark is going to start making regular contributions to it. It is a great place to put your money, he says, and I agree with him.

C: Sam, as you think about it, as Blanche and I have thought about it, how do you live your life? Do you live your life and accumulate a lot of money and then you die and you don't know what happens to it? Do you leave it to your children?

P: The good thing to do is to give it away while you're living.

C: We decided we would start doing these things. [The scholarship for] Terrye was number one, and then healthcare was second, the one we made to Mayo Clinic, and that was over \$2 million. Then we've left the educational fund to UNF, and they named their College of Business after us. Sam, [God has blessed us and we only pray that] our lives have really been worthwhile.

P: Let me ask you something before we turn this off. What do you do with your time now, Luther? You go to the office everyday?

C: Every morning, I go to work, five days a week. But the good thing is if I don't want to go in, I don't have to go in, Sam. I cut a new contract with Asbury Automotive Group just a few months ago. I think I wanted and they wanted to extend [my employment]. I will remain employed by Asbury. I signed a five-year contract. That was just exactly what I wanted. I'll probably give up the CEO title a year from now. All I really have to do now is be a consultant and/or advisor.

P: Do you travel much?

C: We travel a good bit.

P: I mean, other than going to North Carolina.

C: Most of it is business-related. Blanche and I have been taking one trip a year. We just got back. We [cruised] from Montreal to New York.

P: You took the trip we had taken the year before on the boat all the way up.

C: Yes, all the way around.

P: Which is a beautiful trip.

C: Did you start in New York?

P: We started from Boston. We couldn't start there because it was right after the bombing, 9/11.

C: It was a wonderful trip. So, we [will] try to do that [again]. We go a lot more places than I [readily recall].

P: Do you read a lot?

C: I'm beginning to read a whole lot more now. See, I've read so much about business. My primary reading had been self-education.

P: Now, you can start reading about Robert E. Lee.

C: Yes. Oh, I'm reading. I'm just about finished with both of the Robert E. Lee books.

P: I was going to say, and you're going to become an historian under my tutelage.

C: Yes, I will be knowledgeable. I will not be an historian, but I will be much more knowledgeable about Robert E. Lee. It's a shame to have heard of Robert E. Lee all your life and not have known some of the things that he stood for in his life because he [represented the epitome of great leadership].

P: What kind of role have you played in politics in the state and national?

C: I tried nearly all my career to stay out of politics, but the past three years or more, I have been actively involved in the election of Governor Bush and President Bush.

P: As a financial supporter, or have you done beyond that?

C: Financial supporter. I'll tell you there's one thing we didn't talk about and I had it here. On May 16, 2002, they had a lovely luncheon in my honor, and they presented me with the Prime F. Osborne III Distinguished Business Leader's Award [given by UNF's College of Business Administration to recognize leadership in business and community]. Here are some of the people who have received it. It has only been going on a couple or three years or so.

- P: Well, these are the people who have led Jacksonville.
- C: They absolutely are the people who have led Jacksonville, and I'm delighted to have been honored by them thinking I am one of them.
- P: I read in those notes somewhere that they had selected you as one of the ten best dressed men in Duval County.
- C: They did. One year, they selected me as one of the ten best dressed men. Recently, Sam, [and] I don't have the document right here, but I was selected as one of the top 100 businessmen in the state of Florida for the last 100 years.
- P: Congratulations.
- C: Thank you. It's a real honor.
- P: The *New York Times*' Florida papers – you know they own seven papers in Florida – three years ago set up a committee of publicists and authors, and they selected Floridians, and I was one of the fifty great Floridians of the twentieth century. So, you and I sit alone in our eminence.
- C: You have been there. You definitely deserve it, there's no question.
- P: Well, you deserve it. You've been a great asset. Why did you become involved in politics the last two or three years after avoiding it almost all of your life? You said you did not play an active role, but now you have.
- C: Yeah, and I don't think I plan to continue to be as active as I have been in the past.
- P: But politics has not been really a great part of your life, has it?
- C: Absolutely not. There are two things my dad gave me real good advice on, two things that don't blend in well with business. One of them is politics, and one of them is religion.
- P: That is smart, smart, smart.
- C: You keep politics and religion out of business, and you'll be far ahead of the game.
- P: But, you see, you're out of business now.
- C: What happened to me, Sam, is I've gotten involved in a circle. When you win

these type of awards and you give this money away and the governor appoints you to the Board of Trustees...

P: Are you on the Board of Trustees for North Florida?

C: We haven't even mentioned that. The governor appointed me to the Board of Trustees of the University of North Florida.

P: Well, I'm glad he appointed you because you're a good man.

C: Thank you. [He appointed me] back in about April or May or somewhere like that. The other day when we were having lunch in [UNF's] President [A. David] Kline's office, about ten or twelve of us, the governor happened to be on campus, and he came in the door. We were in the president's private dining room, and the doors opened [and] the governor walks in. He's up here, and I'm sitting down here [and] he said, Luther. He came walking right on over to me and gave me a big handshake and a hug, and Blanche was across the table, and then [he went] straight over to Blanche. [He said] what ya'll have done is just so wonderful.

P: That's wonderful. He's got a great personality, I understand.

C: [He said I just wanted to] take time to stop by and tell you how much I appreciate what ya'll have done. It will be so meaningful. The University of North Florida School of Business is [an excellent school].

P: But it is going to be an outstanding school of business.

C: We hope this will take it to a new level, Sam, an even higher level. I read something a few months ago that has made a difference in my life. I've always basically been a perfectionist, and that can be very frustrating because you never attain perfection. This was an opinion by someone [defining] excellence and perfection. The point was very simple, that it's wonderful to strive constantly toward excellence, but perfection, you're not ever going to achieve. See, there have been no objectives in my life that I've really ever met, because before I ever get there, I change them. But the concept and philosophy, getting across to all my people [is] let's always strive for excellence. Perfection, we know we're not going to [attain], but if we continue to strive toward it, it will always be a positive part of our lives.

P: What do you think we have not mentioned in this that we should before we leave. We've talked a lot, almost six hours. Of course, you will have the opportunity of adding whatever you want.

C: I think the final thing that I would like to say Blanche and I really appreciate the

time that you, Dr. Sam Proctor, have taken, unselfishly, to not only do [this interview], but to be enthusiastic about persisting on doing it.

P: You are a Florida business leader. We needed you for the program.

C: It has been indeed my honor and Blanche's, and I know I speak on both of our behalf, to have you, the distinguished gentleman you are, to come in and to do this. We appreciate it very much.

P: Don't forget we had Terrye to link us.

C: We sure did. We had Terrye to link us, and she still does.

P: She was a member of our family. When she left, a child left. What is your philosophy of life?

C: I would say to make everyday as important a day as we possibly can. To try to learn something new every single day. To try to do something good for someone everyday. To be thankful for all the wonderful people we are surrounded with everyday of our life and some that we are not surrounded with everyday whom we are friends with, like you and Bessie.

P: Even if we do not see each other often.

C: That's right. To be thankful for the good health that the Lord has bestowed upon us. [For] the blessings and the talent that somehow His guiding hand on our shoulder has allowed us to attain, and we are now be in a position to share with other people who are not just here today and tomorrow, but for many more tomorrows for as long as we can envision.

P: As long as we can do it.

C: That's right. I am thankful that we are able to do all these things that hopefully will [hopefully be meaningful to many].

P: They're important to us even if they aren't to anybody else.

C: That's right.

[End of Interview.]