A Lifetime of Achievement

R. Howard Dobbs, Jr., was born in Atlanta, Georgia in 1906. For his entire life, he called Atlanta home. He grew up in West End and was educated at Peoples Street Grammar School and Georgia Military Academy (now Woodward Academy), where he demonstrated early leadership skills as cadet captain, manager of the swimming and football teams, and business manager of the student newspaper. He enrolled at Emory University in 1923; two years later, he began his long, successful career with the Life Insurance Company of Georgia, where his father, Rufus Howard Dobbs, Sr. had served for many years as First Vice President and Treasurer. Young Howard had grown up around the business, and he had a natural gift for understanding how it worked and how to manage it effectively. Working his way up from the clerical department, Howard, Jr. was named Treasurer in 1933 and became President and Chief Executive Officer in 1950. He held that position for a 20-year period until 1970, and then became Chairman of the Executive Committee until he retired in 1976.

Established in 1891, the Life Insurance Company of Georgia was a unique family-centered enterprise that operated with high professional standards. For most of the company’s history, corporate leadership was related by blood or by marriage, yet the company kept pace with the times and continually worked to find new ways to meet the needs of its customers. Howard Dobbs, Jr. was appointed President and CEO after the sudden death of his cousin, John Newton “Newt” McEachern, Jr. During McEachern’s decade in charge, 1940-1950, the company had grown exponentially – doubling its territory, quadrupling its premium income, and increasing company assets nine-fold. Under McEachern, however, the company’s net earnings – the ultimate figure by which a company’s success must be defined – began to decline, from a high of $2.5 million in the mid-1940s to a low of less than $500,000 in 1950. Unchecked growth had occurred without a concern for the negative effects on the bottom line.

Mr. Dobbs understood that the rapid geographic expansion had drained company resources, and he set out to restructure the field offices so that they could be more self-sufficient and cost-effective. He also focused on a second, inter-related challenge – the reorganization of the home office, establishing tightly-run departments with clearly articulated goals and well-defined areas of responsibility. Mr. Dobbs launched a rigorous training program for agents and field office staff, and he methodically worked to strengthen the company’s infrastructure. Slowly but steadily progress occurred, and in 1955 profits once again reached the desired level.

One of the key decisions that Mr. Dobbs made early in his presidency was to restructure the Executive Committee to allow for a “committee style” decision-making process. In 1952, he set up a new Executive Committee consisting of four officers, each with one vote: Chairman I.M. Sheffield, Jr.; President R. Howard Dobbs, Jr.; Executive Vice President E. Cody Laird, Sr.; and Secretary George O. Sheffield, son of co-founder I.M. Sheffield and brother of the Board Chairman. Restructuring this committee was a definite break in tradition – for the first time since the company was established, no one individual could make a decision without the
consensus of a team of leaders. Previous company presidents firmly believed that power should rest entirely with one person, namely the president himself, but Mr. Dobbs had worked extensively with other corporations, and he saw that joint leadership would be the wave of the future. He believed that institutions could be more strategic and more successful if a seasoned team of professionals weighed in on major decisions.

While the Executive Committee would evolve in size and personnel over the years, Mr. Dobbs institutionalized this team approach to great advantage. His advisors worked together to direct the company’s operations, allowing the Life Insurance Company of Georgia to regain its stability and to grow again in an orderly and sustainable fashion. He delegated operational duties to various department heads, requiring them to establish goals, submit plans and budgets, work toward their objectives, and report back to the leadership team. This new structure relieved the company officers of the burden of day-to-day operations, allowing them to shift their energies toward evaluating company results and planning next steps.

Among his many professional achievements, Mr. Dobbs served as president of the Life Insurers Conference and of the American Life Convention, vice president of the Health Insurance Association of America, and was a member of the Board of Directors of the Institute of Life Insurance. He was also a director of Southern Bell, Atlanta Gas Light, Trust Company Bank (SunTrust), Rich’s, Inc., and the Marble Products Company.

Mr. Dobbs’ dedication to business was complemented by his deep commitment to the city where he lived and worked. In addition to serving as president of the Atlanta Chamber of Commerce, Mr. Dobbs was one of the main proponents of Atlanta’s “Plan for Improvement,” a 1952 effort which aimed to triple the size of the city from 33 to 118 square miles and lay the groundwork for Atlanta’s future economic development success. This initiative was replete with goals well ahead of its time and is today considered visionary even though it was stalled in the political process and never fully realized. He also served as chairman of the Atlanta Rotary Club, of the Fulton County Board of Health, the Metropolitan Atlanta Chapter of the American Red Cross, and the Arthritis Foundation. He maintained a lifelong commitment to education and was on the Board of Trustees for several educational institutions including Emory University, Young Harris College, Agnes Scott College, and Woodward Academy. Beyond his personal involvement, Mr. Dobbs encouraged his fellow company leaders to become more involved in the community, extending the civic impact of Life Insurance Company of Georgia and its leadership.

Much of his leisure time was spent enjoying nature. He and Helen, his wife of 48 years, loved the North Georgia countryside and shared their Tate Mountain retreat in Pickens County with countless friends and family members. Helen was a vivacious and gracious hostess, the perfect complement to Howard’s quiet reserved manner. In addition to inviting guests to their mountain home, they welcomed many aboard their yacht “Howlen,” a name derived from the combination of “Howard” and “Helen” that signified the strength and solidarity of their relationship. The couple enjoyed membership at several Florida yacht clubs over the years. Mr. Dobbs continued to be an avid yachtsman after Helen’s death, and later his second wife Jo shared this hobby with him. He continually invested in the latest boating technology and loved being out on the water. When Mr. Dobbs could no longer captain his yacht due to his declining eyesight, a result of macular degeneration, he remained active at Peachtree Road United Methodist Church and continued to spend time with loved ones.
Mr. Dobbs died on June 9, 2003, at the age of 97. He was predeceased by his first wife, Helen Woodward Dobbs, who passed away in 1974, and his second wife Josephine Austin Knight Dobbs, who died in 2001. At the time of his death, the Foundation’s trustees included his nephew, E. Cody Laird, Jr. and two nieces, Dorothy Laird Williams and Nancy Laird Crosswell. Mr. Dobbs also had fifteen great nephews and nieces and numerous great-great nephews and nieces, whom he hoped would some day be inspired by his example and become civic leaders, bringing about real and lasting change in the greater community. Through the work of his Foundation, Mr. Dobbs wanted to offer future generations the opportunity to continue to leave a family legacy.

A Legacy for the Future

Mr. Dobbs viewed his charitable giving as a way to improve the quality of life for individuals, families and communities by supporting educational opportunities, greater access to health services, and environmental stewardship. He first formalized his philanthropy in 1959 when he established the Helen and Howard Dobbs Foundation, Inc. The original trustees were: R. Howard Dobbs, Jr.; Helen W. Dobbs; Monroe S. Woodward, Helen’s brother; Jason B. Gilliland, Mr. Dobbs’ attorney; and Byron P. Harris, his accountant. Although Mr. Dobbs continued to give the majority of his charitable contributions directly from his personal holdings, the Foundation made modest grants to varying degrees through the years.

It should be noted that Mr. Dobbs held the counsel of his nephew, E. Cody Laird, Jr., in high esteem, and the Foundation exists in its current form as a direct result of Mr. Laird’s support and influence. Mr. Dobbs took his philanthropy very seriously. He listened to his nephew’s rationale for the creation and management of the Foundation, and based on his lifelong belief of executing the best ideas of his closest advisors, Mr. Dobbs re-examined the role of the Foundation and its long-term potential. In the last three years of his life, he infused significant capital into the Foundation and developed a more structured funds distribution process. In 2001, the organization’s name was changed to the R. Howard Dobbs, Jr. Foundation. At that time, a large gift was made to increase the corpus, and the Foundation was included as a major beneficiary in his will.

In 2002, while Mr. Dobbs was still living, Mr. Laird helped to direct a process that resulted in giving guidelines for the Foundation, based on conversations with his uncle, Mr. Dobbs’ past philanthropy and interpretations of his wishes. At that time, the Trustees agreed upon a mission statement, eligibility and grant criteria, and application procedures. Mr. Dobbs was able to give these documents his blessing, and he expressed a belief that they would help to “guide, not bind” future foundation decision makers.

The Foundation supports the many community endeavors that were meaningful to Mr. Dobbs during his long life, as well as causes that resonated with the people closest to him. In recent years, the Foundation has considered a broad range of funding opportunities to benefit communities throughout Georgia and the southeastern states where the Life Insurance Company of Georgia provided services. Mr. Dobbs determined this geographic focus during his lifetime, and the Foundation therefore limits its giving to the southeastern United States.
In addition to the R. Howard Dobbs, Jr. Foundation, Mr. Dobbs established a donor advised fund at the Community Foundation for Greater Atlanta. Originally established in 1970 as one of the charter funds of the Community Foundation, it was thought that this fund would be able to extend Mr. Dobbs’ legacy by providing a philanthropic training ground for younger family members. Mr. Dobbs himself had no children, but he had a very strong relationship with his nieces and nephews and hoped that they and future generations would continue to uphold the values he held dear.

Known as “The Dobbs Fund,” the donor advised fund provides resources for an annual grantmaking experience among next generation members, ages 18 and above. It also provides matching grants for fundraising by younger family members who raise money on behalf of nonprofits in their home and school communities.

The R. Howard Dobbs, Jr. Foundation is here today as a result of Mr. Dobbs’ successful business career and his desire to make a difference. It is therefore important to understand the man who created it – his remarkable character, the values that shaped him, and the influences that guided the Foundation’s early years.

“Committee-style” Leadership
Today’s business leaders often talk about the importance of “collaboration” or “teaming,” but Mr. Dobbs was truly one of the pioneers of this way of thinking. He gave great credence to the power of teams, and Life of Georgia was immeasurably stronger due to the collective talents of the Executive Committee and management staff under his leadership. In addition to revamping business operations to draw out the strengths of individuals, Mr. Dobbs believed in the importance of building teams through fun and fellowship. He expanded incentives for top performers, and in 1950, he established the tradition of hosting annual company conventions, inviting employees and their spouses to attend. While Mr. Dobbs was company president, conventions were held in Spain, England, Bermuda, Hawaii, Mexico, and in metropolitan areas and luxury resorts throughout the U.S. and Canada. In addition to sightseeing, fine dining and other entertainment, Mr. Dobbs never missed an opportunity to provide training and leadership development for the members of the company “family.” Through these sessions, Mr. Dobbs was able to identify future leaders and to spark relationships among co-workers that benefited the company as a whole.

As the leader of one of Atlanta’s most prominent companies, Mr. Dobbs was involved in many committees, boards, and charitable endeavors that brought the business community together for the betterment of society. For many decades, he was widely recognized as an essential part of a civic-minded “team” that shaped Atlanta’s future. Much of this team spirit is now embodied in the Foundation – Mr. Dobbs created a perpetual entity that can make a major impact in the southeast over a long period of time and will serve as a gathering point for the family, a way to work together for the common good.

Hard work and determination
Mr. Dobbs took the helm of the Life Insurance Company of Georgia at a time when the company had grown by leaps and bounds but had lost sight of profitability. With a carefully calculated strategy for turnaround, and a measured approach for steady future
growth, Mr. Dobbs transformed the company into an industry-wide model of success. He worked long hours to achieve his goals – rolling up his sleeves, surrounding himself with other high achievers, and demanding nothing less than excellence. Not content with the status quo, he had a great capacity to make things happen. His quiet yet forceful personality and innate leadership skills were an inspiration to others. He sought challenges, not security, had high expectations, and wanted to achieve continuous momentum by looking longer-term and focusing on sustainable growth.

**Honor and Personal Integrity**

Mr. Dobbs was a well-balanced, genuine individual who believed in being true to his word, and he expected others to be as well. He held everyone around him accountable for their actions, but he also led by example. He had learned the role of company treasurer from his father, and he earned the trust of others for his sound, conservative management of the company’s funds. He was fully dedicated to the growth of the Life Insurance Company of Georgia for more than 50 years, interrupted only by a three-year period from 1942 to 1945 when he served as a United States Air Force Officer. During World War II, he demonstrated his patriotism and allegiance to his fellow countrymen as a member of The Greatest Generation. Mr. Dobbs was also incredibly loyal to his hometown baseball teams, first the Atlanta Crackers and later the Braves. He had an encyclopedic knowledge of baseball statistics and stuck with his home team through the good and the bad. His integrity, both in business and in his personal life, was one of his most admired traits.

**Preparation and Presentation**

Whether he was planning for a business meeting or for a high seas trip, Mr. Dobbs was well prepared for every challenge he undertook and for every contingency that might occur. He knew what he wanted, and he focused on taking the necessary steps to achieve his objectives. As a result of his thinking, the Life Insurance Company of Georgia became much more tactical as all departments created work plans and then measured their success accordingly.

In addition to being organized and ready, he was also a firm believer in being prompt – in fact, being “on time” usually meant being early for Mr. Dobbs. He believed that first impressions were a strong indicator of future success, and that it was critical to send the right message initially. In the early 1950s, Mr. Dobbs and Executive Vice President E. Cody Laird, Sr. championed the company’s Facelift Project, constructing standard, modern one-story district offices throughout the territory. The buildings were designed to be comfortable and efficient for employees, but equally or more important, they presented a unified, well-designed “face” for the company, soon recognizable across the southeast. This program was retained until the 1980s and emulated by a variety of other service companies, again demonstrating how Mr. Dobbs was a leader in his field.

**Unflagging Altruism**

Through a lifetime of philanthropy, Mr. Dobbs gave away millions of dollars. He was motivated not by personal recognition but driven by his unselfish concern for the health and well-being of others. First and foremost, he understood the importance of giving back to the community. He felt strongly that, because the Life Insurance Company of
Georgia was built through the insurance purchases of local people, they and their communities should be the beneficiaries of his charitable giving as well as Foundation grants. Therefore, in addition to giving in the greater Atlanta area, Mr. Dobbs championed select initiatives in communities throughout the southeast, in the eleven states where his company did business.

Of the many local institutions that Mr. Dobbs supported over the years, he was extremely dedicated to Peachtree Road United Methodist Church, Woodward Academy and Emory University. Emory honored Mr. Dobbs in 1986 by naming its new university student center in recognition of his significant, lifelong generosity. It should be noted that Mr. Dobbs’ multi-million dollar donation made the construction of this facility possible, but he didn’t ask for name recognition and humbly accepted this honor. He later took great pride in the fact that the John Portman-designed *R. Howard Dobbs University Center* became affectionately known as “The DUC.” Mr. Dobbs truly valued education and the difference it made in young people’s lives, and he was gratified that The DUC served as the heart of Emory campus life.

While Mr. Dobbs remained loyal to certain institutions for decades, he was also receptive to hearing about organizations and issues that were of interest to those closest to him. For example, he had a sincere willingness to learn about environmental issues from his nephew and nieces in the later part of his life. Because Mr. Dobbs was open to others’ ideas and participated in thoughtful discussions about potential giving opportunities, the Foundation has an environmental focus area today. Supporting the environment became an extension of Mr. Dobbs’ love of nature, and he fully endorsed including environmental stewardship in the Foundation’s grant-making.

In addition to supporting non-profit organizations financially, he was also generous with his time and talents. He believed that Atlanta was a great place to live and work, and his volunteer service to this city was legendary – from working on Atlanta’s “Plan of Improvement” to serving as the President of the organization that later evolved into United Way of Metropolitan Atlanta. Through his unparalleled dedication to civic causes, Mr. Dobbs changed this community forever, and he continues to serve as an exemplary role model for future generations.

R. Howard Dobbs, Jr. was a true Southern Gentleman, exhibiting restraint and modesty in every aspect of his life. Even in times when he could have commanded the spotlight, he remained humble and forthright. He was a man of few words. His story is best told by the way he lived his life – with honesty, integrity, perseverance, and generosity of spirit.

These values represent the legacy that Mr. Dobbs wished to share with those who follow in his footsteps. Through the ongoing good work of the R. Howard Dobbs, Jr. Foundation, his legacy will continue to grow and prosper.