

# 'PROFIT IS NOT A DIRTY WORD'

*At thriving Huggins Outboard in Georgia, a fourth-generation dealer adopts his late father's business mantra*

By Ben Sherwood

**F**our generations of the entrepreneurial Huggins family have operated Huggins Outboard in Albany, Ga., since it was founded 73 years ago. Huggins Outboard has since become the largest boat and motor dealer in an 85-mile radius of Albany.

Recently I had a chance to talk with Bill Huggins (second generation) about the history of the dealership. I have known Bill since the days when I headed outboard sales for the old Outboard Marine Corp. In fact, Bill was a member of our OMC dealer council for a period of time.

Bill's father, Frank, started Huggins Outboard in 1941 in a one-car, dirt-floor and galvanized-tin garage. He kept his day job as a machine shop foreman while he was getting the new venture established.

"Dad was a natural mechanic," recalls Bill. "He could fix anything. Local fishermen would bring their outboards to his shop, usually in their car trunks, as few of them had their own boats and trailers in those years. These were World War II years, and replacement parts were scarce to nonexistent, so Dad purchased a used 6-inch Atlas lathe for his shop and started turning out propeller shafts and drive shafts for his repair work.



**Bill Huggins and grandson Matthew Huggins are the second and fourth generations of the family to lead the Georgia dealership.**



"The Atlas lathe turned out to be one of the major keys leading to the growth of the business into a pretty good-size marine dealership," says Bill. "With the shortage of outboard parts, dad started selling prop and drive shafts to a Johnson Outboards parts distributor in Atlanta. Word soon reached Johnson Outboards in Waukegan, Ill., that parts were being manufactured in Georgia, so the com-

**(Left) Frank Huggins, a "natural mechanic," started Huggins Outboard in a dirt-floor garage in 1941. The business moved into a downtown storefront in Albany in 1947 and then to its current location with a larger building and additional parking space in 1956.**

pany sent a rep down to investigate. This resulted in dad becoming the authorized Johnson dealer in Albany. However, no outboards were shipped to us until after the war ended. I remember well the first motor delivered to us in late 1945. It was a TD-20, painted silver and shipped in a wooden crate. What a memorable day that was.

"I was 11 years old when Dad opened the business," says Bill, "and from that time on he pretty much accounted for my after-school hours and summers. I couldn't play in the neighborhood and get into any kind of trouble kids might get into because after school I had to go to work at the business. My job then was to scrape carbon out of cylinder heads and wash and clean engines after he was done repairing them.

"After my father worked on an engine, he always wanted to turn it over to the customer looking very clean and like it had been repaired," Bill recalls. "Cleaning the engines was another job of mine as a boy. Gradually he had me repairing outboard motors. But back in those early years there wasn't enough outboard repair business to keep a family fed. So we also worked on lawn mowers, chain saws and stationary engines that farmers used for water pumps, irrigation systems and things like that."

In 1947, Frank moved his dealership out of the small garage to a downtown storefront. Bill's mother kept the store open during the day and his dad, who still had his day job, would do motor repairing and sales at night and on Saturdays. Soon the busi-





ness grew to a point at which Frank could quit his day job and become a full-time marine dealer.

## Second generation

When Bill graduated from high school, his parents insisted on sending him to college. He got a degree in business at Mercer University. After graduating from Mercer, he spent the next two years in the Army during the Korean War. In 1954 he was discharged at Fort Benning, Ga. Because Fort Benning is only 90 miles from Albany, Bill drove home that day and was working at the dealership by 2 p.m., officially becoming the second generation of Huggins entrepreneurs to work at Huggins Outboard. With boats added to its growing inventory, the dealership quickly outgrew its downtown location, and in 1956 it became apparent that a larger building and more parking was needed. So in October of that year the dealership moved to its present location on 4 acres.

## Third generation

Bill and his wife, Nancy, had two sons, Robert and Richard, both destined to have careers in the marine business, but in different directions. Like their father, both boys were part of the work force after school and in the summer, doing jobs such as assembling trailers, which at that time came unassembled and shipped in boxes. Both boys worked at the dealership until they went off to college. Richard got a degree in finance from the University of Georgia, and Robert earned his degree in information and computer science from Georgia Tech.

Richard decided to become the third generation of family entrepreneurs at Huggins Outboard and came back to the dealership in 1979. Robert took a different direction and went to work for IBM as a programmer. But the Huggins entrepreneurial spirit prevailed. Merging his computer expertise and his background in the boating business, Robert took an early retirement after 24 years at IBM to start Huggins Outboard Computer Programs, writing software for marine businesses.

With Richard's return in 1979, Huggins Outboard came within a few months of having three generations working at the dealership at the same time. Grandfather Frank had died earlier that year.

Richard eventually took over the business.

"With my retirement in 1992, Richard became the sole owner," says Bill. And with his father still around, he grew the dealership. "He made several bold decisions that only young people can do," says Bill. "We older people tend to be too conservative."

Sales grew to more than \$5 million. As it did with boat dealers all over North America, the Great Recession put a damper on business, but Huggins Outboard not only survived, it is also rebounding nicely.

Sadly, Richard died last March, 18 months after he was diagnosed with bladder cancer. "Richard left for his heavenly home debt-free, [personally] as well as the business," says Bill. "Not many people can say that, especially those in the marine business."

"Richard was a master at running a marine dealership," says Bill. "He grew the business over the years as principal owner and manager and made it even more profitable."

Huggins Outboard is the only franchised dealership within 85 miles of Albany. "For an in-town dealership, it is very profitable," says Bill, "so profit-

able we can't let it die. We have 17 employees and families to take care of." Richard's favorite saying was, "Profit is not a dirty word," Bill recalls.

## Fourth generation

A fourth-generation Huggins entrepreneur has taken over where his father left off. Richard's son Matthew, a certified public accountant, recently resigned from Draffin & Tucker, a corporate accounting firm, to take the helm of the dealership that his great-grandfather, grandfather and father ran so successfully. Matthew also grew up in the business.



(Left) Bill's wife, Nancy, has handled the business end since 1985. (Below) Parts and accessories have become a major profit center.



"When I was about 12 years old," he recalls, "my father would bring me to the dealership on Saturdays to work doing all kinds of things, like answering phones, cleaning the store, putting away parts and doing all I could to help. During the summers I would also drive the tractor to pull boats in for service and pull boats out that had been serviced for customer pickup. In my senior year in high school I was able to get a 'work leave' schedule where I could leave school at 1 or 2 p.m. and go work at the dealership for the rest of the day. During college I also spent summers working at the dealership." Matthew graduated from the University of Georgia in 2008 with a degree in accounting and soon got a CPA license.

## Still a family business

Grandfather Bill and grandmother Nancy will continue at the dealership to help Matthew in his transition to the retail business. Richard's wife, Ginny, will also take an active role.

"Since Richard passed away, my wife has continued to run the business end, including check writing, handling payroll, bank deposits and, in general,

dealing with all the money transactions," says Bill. "She's been doing this since 1985, when she retired as a teacher after 30 years. 1985 is the same year we incorporated. At that time she also became financial officer of the corporation. My job has been to make all the pieces fit and leave no stone unturned."

After Richard took over when Bill retired in 1992, Bill continued to stay involved by managing the parts and accessories departments. Over the years, Bill has built the marine accessories business into a major profit center. He told me he got inspired to develop and grow that end of the business after visiting the OMC parts and accessories exhibit at the Jacksonville Boat Show in 1977.

"I learned I could make about as much money selling a stainless steel propeller as I could selling a 6-hp outboard," he says. "People are willing to pay retail for good accessories, but for an outboard motor they are more likely to shop all over, and even on the Internet, for the lowest price. I know people like to shop online, but with accessories they also like to come to a store and see and touch the accessory."

Service is another profit center, Bill says. "A lot of dealers claim they don't make money in their

service departments, but we do," he says. "We have a dedicated service writer, eight service technicians and two men who wash boats and keep the boatyard clean and neat."

Bill is now 84 and has been in the boat business for 73 of those years. "It is hard to get the marine business out of your system," he says. "My wife and I feel blessed that our grandson Matthew has joined the company as the fourth-generation leader."

Huggins Outboard is a Tracker dealer and also handles several other boat lines, including Hurricane deck boats, Chaparral, Alumacraft jonboats, Sweetwater pontoon boats and others. Outboard brands include Evinrude, Mercury and Yamaha. ■

*Ben Sherwood, a 50-year veteran of the marine industry, was head of sales and marketing at Evinrude and Johnson for several years during his career at OMC. After retiring from OMC he was a marine trade magazine columnist for 18 years and a consultant in the industry. He authored the book "How to Succeed in Marine Retailing." He can be reached at ben@bensherwood.net.*