

"Beyond Glendale" Sequel to "Glendale: My Mayberry Life According to Hoyles"

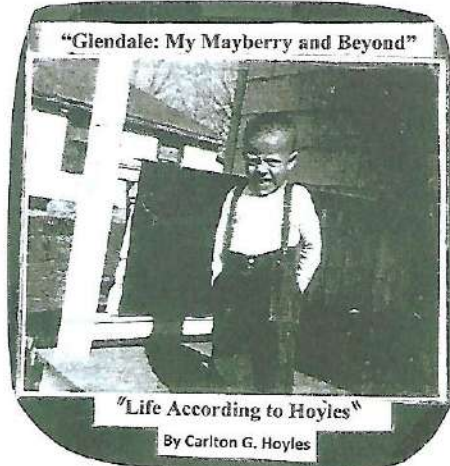


Life After College



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Preface

It should be noted that I was previously married (1973-1979) after I graduated from college in 1973. There was a child (Tracey, April, 1977) and we divorced in the Spring of 1979. After my Daughter, Tracey, graduated from college, she was diagnosed to be "Bipolar", a condition her mother (ex-wife) was seeing a psychiatrist about for two years when we were married. At that time, it was simply diagnosed as having a "Neurosis". As long as my daughter would take the medicine, she would be okay. Her mother never discussed her situation with her daughter or her husband, now divorced. Ex-wife remarried 8 months after we divorced in 1979. Except for this preface, both are not mentioned in this book.

Dedication

This book is dedicated to my children (Carlton & Kristen) and chronicles my life after graduating from college through their adulthood. Although I mentioned in "Glendale: My Mayberry – Life According to Hoyles" Book that I would be writing a "sequel", this will not be a part of the Glendale Heritage Website. Reason being, the content would not be universal to the people who have lived the "Glendale Experience".

"Beyond Glendale"

Sequel to "Glendale - My Mayberry"

Life According to Hoyles

Truce Louds Frosh Stars; Ohio State Relays Saturday

by Claude Ross
Sports Editor

Coach Gary Truce of the Bearcat track squad feels that much of the reason for the success of the team so far this season has been the fine crop of freshmen athletes who have been added.

One of the most outstanding of these freshmen has been Carlton Hoyles. He is a product of Princeton High School and is currently doing a good job in the sprints. Coach Truce feels that he is capable of a 9.7 in the 100 yard dash, and by the end of the season should be running the 220 yard dash in the low 21's. The Cincy coach also stated that Hoyles has great versatility, and can run anything from the 60 yard dash to the half mile.

Another outstanding freshman has been Bob Schnecker, another local boy who hails from Colerain. Bob was strictly a high jumper in high school, but Coach Truce has converted him into a long jumper and triple jump competitor too. He's currently competing in all three events, but has been strongest in the triple jump, where he is closing in on the school record of 44 feet 9 1/2 inches.

Two more Bearcat freshmen have helped the squad in the hurdles. They are Warren McConnell and Bill Dem. McConnell is from Indian Hill High School, where he was a 440 man. He's been converted to the 440 intermediate hurdles because of his strength and speed. Coach Truce feels that he needs more work on form and technique, but that he will be a fine intermediate hurdler. Dem, on the other hand, was one of Kentucky's top high school hurdlers at Boone County last year. He is now Cincinnati's No. 2 hurdler already, and should be pushing Cornelius Lindsey's school record of 15.9 seconds in the 120 yard high hurdle by the end of the year.



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Carlton & Tracey Hoyles, Sr.,
Carlton, Jr. & Kristen

"College"

This was a time period (late '60's & early '70's) of the Civil Rights Movement, Vietnam War, Kent State Shooting of 4 Students, Sexual Revolution, etc. What a tumultuous time in America!

"The UC Reception in Wyoming"

After graduation from Princeton High School, a reception was given for the in-coming Freshmen Class (and women) from the surrounding area (**University of Cincinnati**). It was held in Wyoming, Ohio and I just remember "I felt out of place."

"Freshman Year 1967/68"

Coach Truce secured a place for me to stay on campus, **"The University YMCA"**, on Calhoun Street. My roommate was Henry Perkins from Dayton, Ohio. Henry was a "want-to-be" and was initially on the track team. He was about 5'5" and stocky but tried to be a ½ miler, go figure. There were 9 students at the "Y", 3 were Black (George, Cliff and me), later referred to as African Americans. Jay Henry was in charge at the "Y".

Having been accepted in **"Business College at UC,"** Coach Truce, after we talked, moved my acceptance to UC's University College, the Liberal Arts Program. Later, this proved to be a good move for me.

1st Quarter 1967- My roommate Henry, would always "brag" about this one lady, whom he said was "really in love with him". We knew he was lying but didn't know how to confront him on the matter. I usually went home on the weekend to be with my parents and go to Church. One weekend, while I was gone, Byron Byrd, a teammate, decided to spend the night with Henry. Byron, from Dayton as Henry, taped recorded Henry fabricating about this young lady. When the normal "dinner crowd," plus the lady in question, gathered for dinner, **"Byron played the tape!"** Everyone laughed at Henry and he wanted to "crawl under the table." Henry left school but returned briefly, only to leave for good. What a blessing!!!!

My GPA for the 1st quarter was a 2.0 for 18 hours.

2nd Quarter 1968 – Having never ran "indoor track", I faired okay, winning and setting a school record in the 440 yard dash at the **"Conard Classic" (Ashland College)**, medaling in the mile relay at the **"Mason Dixon Games" at Freedom Hall (Louisville, Ky.)** and placing 4th in the 440 yard dash and mile relay at the **"Missouri Valley Indoor Championships" at Drake University**. This was the first time John Wagner and I had flown on an airplane. (see articles)

3rd Quarter 1968 ("The Spring of Despair") – Our 1st meet, outdoors, was the "Kentucky Relays" in Lexington, Ky., Saturday, April 5th. The day before, **April 4th 1968, "Martin Luther King was shot and killed in Memphis, Tennessee"**. I remember many of my white high school classmates wanted to know where I stood on Civil Rights – M. L. King (non-violate protests), or

Malcolm X (Black Muslims) or the Black Panthers. I always answered that I supported M.L.K.'s way of non-violent protests. After M.L.K. was murdered, I started believing what Malcolm was saying, **"I will put my gun down when you (white race) do the same!"** I started wearing a black tam (Black Panthers) afterwards, occasionally.

Being told of M.L.K.'s death that Friday, I called Coach Truce, crying, and told him I couldn't go to the meet on Saturday. What I didn't know at the time, was Jean Ellis was the only other teammate to call Coach Truce, expressing the same sentiment.

When the team met in the "Fieldhouse" that Saturday to leave for the meet, Jean and I wanted the team to go without us. The Coach decided, along with the other teammates that **"We go as a team or not at all"**. We didn't go. The thing that stands out to me was Jim Calloway, who was black, was upset with the decision. He was a senior and wanted to run. Coach, later revealed, he wanted to get me off campus for fear **"I would do harm."** **"Riots broke out across the nation!"**

1st Outdoor Meet (UC vs Earlham & Marshall) – I was a double winner (100 yard dash = 10.0 secs., 220 yard dash = 22.5 secs.) and anchored the 440 yard relay (43.9 secs.) with Chuck Roberts, John Wagner and Lou Garcia. (see article) A large crowd attended and **Rick Roberson, UC Basketball Player**, commented afterwards "I wanted to see you go under 10 seconds in the 100." But I always ran to win and my "times" in a race were secondary."

Ohio Relays at Athens, Ohio – This meet was our 2nd outdoor meet. I ran the 100 yard dash, don't know what my time was. I was the "lead-off leg" on the Distance Medley Relay Team and we set a school record (I ran **49.6 secs. in the 440**, Roberts- 1:50 min/secs. in the 880, Calloway- 3:01 min/secs. in the $\frac{3}{4}$ mile and Ellis – 4:23 min/secs. in the mile). Still one of the fastest times ran by a UC Team (**still in the record books**). I later ran 2nd leg on the mile relay team and my **"split time" was 48.8 secs.** It was a beautiful day!

At the **"Missouri Valley Conference Meet"** at UC, I placed 6th in the 100 yard dash and our 440 Relay Team also placed 6th. I lost my uniform, prior to the meet, and ran in my workout uniform. Freshman mistake!

"A Phi Block"- Some of the "boys" on campus decided to form a fraternity, **"The Block Brothers of America"** (not really). A group of UC classmates and I formed **"The Block Brothers Fraternity"** in defiance of the other black fraternities and the sorority "sisters"- AKA's. Brett, from Harlem, was our "Distinguished President." We would crash "AKA" parties (without paying) and would be escorted out by the security guards! We actually gave a party at the "Y" at UC, where I stayed, and it turned out okay.

"Disaster Strikes Twice" – With the school year (and track season) coming to a close, it was time to pack up and go home for the summer. Coming down the steps at the "Y", I ran into Jay Henry, our director at the "Y". Jay Henry, with a sadden voice said **"Robert Kennedy had been**

Mason-Dixon Games Open In Louisville

LOUISVILLE, Ky. (AP) — Villanova's crack relay team, world record holder Mel Pender and Olympian Ralph Boston compete Saturday in the eighth Mason-Dixon Games — where world indoor records happen more often than anywhere else.

The Kentuckiana Cinder Club, which sponsors the meet, has billed the track at Freedom Hall as "the world's largest indoor board banked 220-yard track."

Cincy Cindermen Have High Finish

by Terry Bailey

The Bearcat track squad split into two units with one traveling to Louisville, Kentucky for the talent packed Mason-Dixon Games and the other group heading to Columbus for the Ohio State All-Comers Meet. At Louisville, the Cat performers showed that the UC team this year is vastly improved. Chuck Roberts, performing in front of a hometown crowd, smashed his own 600 Yard Dash record in racing to a third place finish. He clipped .8 of a second off of his old mark by running a 1:00.5 which put him only .3 of a second behind the winner.

Also grabbing a third place and bringing home medals was the mile relay team. The four man team toured the mile distance on the Freedom Hall boards in a school record time of 3:19.3. Carlton Hoyles started the race with a 50.2 quarter. Roberts then turned in a sparkling 48.5 leg. John Wagner and Jimmy Callo-way rounded out the team running 51 and 50.2 respectively.

shot and killed!" Feeling numb, I asked **Why??** "He was only starting his campaign to run for president." Still, today, dismayed when I think about it.

Not having attended hardly any classes in the 3rd quarter, **I flunked out!**

"Freshman/Sophomore Years – Long Road Back"

"Buying 1st Car / UC Night School" – I worked at Procter & Gamble as an "Unloader" of trailer trucks and railroad cars that summer. When I got my grades, I knew this was not going to go over well at home. I needed a car. I went with my brother-in-law 1st, to buy a "1965 Mustang", for \$1,300. That fell through. Eventually, I was able to obtain a car, on the advice of my brother, Billy. He said "if you have \$1,500, you can only afford a car for \$600. If you are going back to school in the Fall, you will need money for the "maintenance – oil changes, gas, etc." Knowing I wouldn't be working during the school year, I purchased a **"1965 Volkswagen for \$600,"** from a UC Professor, who was transferring to the University of Dayton. **"Best advice"** from Billy on buying a car!

I enrolled into "UC's Night School" for the "Fall of 1968," taking "Speech and Trigonometry". Coach Truce had left UC to accept a position of coach and educator at Binghamton College in New York. While on campus, attending Night School, I ran into **Dwight Tillery**, who was a **"Political Science Major and President of the Black Student Union at UC."** I told him of my situation and he said "if you have one bad quarter, they (UC) can only suspend you for one quarter!" In the meantime, I talked to the Head Football Coach at UC (Calahan) about playing football. During the 2nd quarter (Winter), while attending "Night School", I practiced with the team as a wide receiver (Winter Ball). I was faster than any of the receivers and could out wrestle any of them.

"Fall of 1968 – The Draft" – Military Status = 1-A, not what you want to be at 20 years old. Off to the draft board, Tiny (Charles Bright), some others and I were lined up for the physical exam. I revealed to the recruiting officer that I had "water on the knee". They rescheduled me to come back in 6 months but the "Lottery" came out. The Lottery for drafting into the military was based on "birthdate". I ended up at 316, which meant in Cincinnati, I probably would not be drafted. My classification changed from 1-A to S4, which meant I was in school. Although African Americans made up less than 10% of the population, at that time, over 1/3 of the soldiers killed were African Americans during the Vietnam War.

"1968 Olympics (Tommy Smith & John Carlos) – "Why win for the Red, White and Blue for the US, when your people are being treated as 2nd (and less) Class Citizens?" Our Black leaders (MLK) are being killed by people who don't recognize us as being human! This was the dilemma of the African American college athlete at the time. What a time to be a Black college athlete!

"Spring & Winter Quarter 1970" - With the advice and assistance of Dwight Tillery, I was able to enroll in "Day School" at UC. I participated in "Spring Football Practice" and quit after several practices, realizing my knee (water on the knee, an injury I sustained in high school football) would not hold up. Track would be my best option.

I made a 2.8 (or 2.6) that quarter, not good enough, I thought, to pull my GPA up to scholarship level.

Dwight eventually led the fight to get **"African American Studies"** and more **"African American Instructors"** at UC and he was successful. After he graduated, he went on to Law School and eventually

Negro Track Athletes Boycott BYU Meet

SALT LAKE CITY, Utah (AP) — A Mormon Church leader said Saturday that a boycott by eight Negroes of a Brigham Young University track and field meet "is the action by some extremists who have gotten the wrong idea of what the church position is."

The University of Texas-El Paso athletes stayed away from Saturday's competition at BYU at Provo, Utah. They said there was a belief on the campus "that the blacks are inferior and that we are disciples of the devil."

Brigham Young is a Western Athletic Conference member. El Paso becomes a WAC member next year.

Among the boycotters was champion long jumper Bob Beamon. The others were Texas-El Paso team captain David Morgan, Charles McPherson, Kelly Myrick Jr., Jose L'Official, Jimmy Love, Levi Portis and Robert Boalts.

Dr. Ernest L. Wilkinson, BYU president, said, "We do not discriminate because of race, and we have Negro students in our student body."

El-Paso track coach Wayne Vandenberg said the eight who didn't go to Provo voluntarily disassociated themselves from the team.

"Sexual Revolution"

"Civil Rights Movement"

Campus Protests Spread Around Nation

By THE ASSOCIATED PRESS

Campus protests continued to spread around Ohio in the wake of the slayings of four Kent State University antiwar demonstrators and the faculty senate of one college has moved to end the school's ROTC program.

The Case Western Reserve University Faculty Senate voted Tuesday night to abolish ROTC on the campus, but it was not clear whether the university administration must also approve. One school official said he expected no administrative opposition to the faculty decision.

At Oberlin College the faculty

agreed to allow students to cancel classes for the rest of the semester, which ends May 19. In Cincinnati more than 4,200 students from three colleges and a dozen high schools marched from the University of Cincinnati campus, through downtown and back, in a silent vigil Tuesday against "the violent behavior in all of us."

Joining in the demonstration, which snarled traffic in the downtown area for an hour, were students from the University of Cincinnati, Xavier University and the Hebrew Union College.

Classes at the University of

Cincinnati were closed Tuesday and made optional the remainder of the week after the student senate voted overwhelmingly to strike.

Cuyahoga Community College students held a rally in downtown Cleveland, then marched to Public Square, where they lowered a U.S. flag to half mast.

About 100 Wilmington College students began a 50-mile march to Columbus Tuesday night, carrying a letter to Gov. James A. Rhodes expressing concern over the Kent slayings.

Meanwhile, about 1,000 Wilmington students boycotted classes Tuesday to protest U.S. in-

volvement in Cambodia, the issue that triggered the Kent disorders.

Several schools cancelled classes.

Ohio University President Charles R. Sosik announced at a rally attended by 3,000 students that the university would remain open today for those wishing to attend classes.

Sosik drew a standing ovation when he told the students that "I implore you to prove we can make our views known without violence and destruction. I am dedicated to the idea that this simply can't be another Kent State or Ohio State."

Ohio State University, plagued with disturbances last week, tensed again Tuesday as National Guardsmen cleared a crowd of shouting, rock-throwing students, but by late afternoon all but a handful of troops had left the campus.

OSU President Novice G. Fawcett pledged Tuesday night that security forces would be removed "as soon as it is safe to do so." But he said if agitation continues, he would be forced to cancel all campus activities other than classes.

Students at a growing number of campuses across America to

(Continued on Page 21)

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 REGISTRAR

GRADE REPORT
UNIVERSITY OF CINCINNATI
 CINCINNATI, OHIO 45221
DAY COLLEGE

DEAN OF COLLEGE



SPRING

06/10/68

HOYLES CARLTON GILBER
28 CORAL
CINCINNATI
OHIO

45246

030479

IMPORTANT NOTE: The University Registrar reminds you (1) that it is your personal responsibility to be accurately informed on your scholastic standing at all times, and (2) that you must attain an overall minimum quality point average of 2.0 to be eligible for graduation. See reverse side of this Grade Report for additional academic information.

COLL	AREA	COURSE	SECT. NO.	COURSE TITLE	GRADE	CREDIT HOURS CARRIED	QUALITY POINTS
17	ENGLISH	103	04	ENGL LANG WRIT LIT	F	4	
17	MATH	173	05	COLLEGE TRIGONOMETRY	F	3	
17	PSYCH	103	42	PSY HUM BEHAV III	W	3	
17	PHILOS	103	32	PHIL SCI LEV QUIZ	D	3	3
17	SOC SCI	103	42	HIST W CIVILIZATION	F	4	
18	PHYS ED	152	03	PE TRACK	A	1	4

SUSPENDED

STUDENT NUMBER	COLL	CLASS
96614	17	1
DEGREE OF MAJOR	ADVISER	
	N	

TOTAL	CREDIT HOURS CARRIED	CREDIT HOURS EARNED	QUALITY POINTS	QUALITY POINT AVERAGE
CURRENT	15	4	7	4.667
CUMULATIVE	51	40	69	1.3529

SPRING QTR 1968-69

17 ENGLISH	106	COMP & TYPES OF LIT	4.0	C	8.0
17 PSYCH	103	PSY HUM BEHAV III	3.0	C	6.0
17 FIN ART	223	ART OF AMERICAS	3.0	A	12.0
17 SOC SCI	103	HIST WEST CIV III	4.0	C	8.0
18 PHYS ED	167	P E VOLLEYBALL	1.0	A	4.0
CUM HR C	66.0	HR E	55.0	OP	30.0
					<u>AVG 1.1866</u>

became the **"Mayor of Cincinnati"**. My sister, Maxine, taught Dwight when he attended **Withrow High School in Cincinnati**.

"1st Quarter 1969" – UC elevated Coach Armor to Head Track Coach, he had been the Cross-country coach. I signed the "Grant-In-Aid" form to receive funding for the 2nd and 3rd quarters for the school year (1970). Ironically, the school's Registrar Department **"erroneously"** had my overall GPA over a 2.0, and this allowed me to receive the scholarship. In reality, I was not eligible at that time.

I practiced with the track team in the "Fall of 1969" and knew I had to have "high grades" to be eligible to compete. Nearing the end of the 1st quarter, I ran into Coach Armor's Office and told him I would not be eligible to compete because of my grades. He filled out a form and had it submitted to the Registrar for me to receive an "A" in a track class he was teaching. When the grades came out, I had a GPA for the Fall Quarter of 3.4, just what I needed to be eligible. Coach Armor said, "I thought you were doing poorly, your GPA is the highest on the team for this quarter!" Later, I got a letter from the "Dean of Men". I thought I was in trouble, not realizing that he was congratulating me on making **"The Dean's List"**, really?

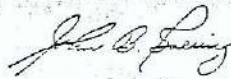
"2nd Quarter 1970" – In track, we medaled again in the mile relay at the "Mason Dixon Games" at Freedom Hall, Louisville. Prior to that, I won the 60 yard dash (6.3 secs.) at Ball State University and tied the UC record in the 60 yard dash (6.2 secs.) at Ohio State University.

"3rd Quarter 1970" – I think that quarter my parents came to see me run and while anchoring the 4 X 110 yard relay, I pulled my hamstring. That ended outdoor season for me. During that quarter, while taking American History, Professor Kempky (who happened to have been my 7th grade teacher at Princeton), tried to "flunk me on a test." I went to his office and we had a confrontation. "You incorrectly graded me on the question of "Who is Pullman?" I stated that "Pullman invented the sleeping car" and we argued. I told my sister and she told me to see Dean Ridenour at UC. He had me see Dean Temple, who was working on his "Doctorate in History. He reviewed my test and concluded that I should have gotten a grade of "B". I was already enrolled in the College of Business (where I had been accepted my Freshman Year) but if I didn't pass this course, I would not have received my Associate's Degree in Liberal Arts. Dean Ridenour proceeded to confront Professor Kempky because Kempky had a pattern of complaints of this nature. UC closed down early due to college protests (Vietnam War) and I received an "S" (Satisfactory) for my grade in American History. I graduated that June with an **"Associate Degree in Liberal Arts."** That summer I returned to work for Procter & Gamble but didn't get hired, so Jim Henderson and I worked at Pease Doors, in Fairfield, Ohio.

"1st & 2nd Quarter 1971" – This was an okay year in track, won 60 & 300 yard dash at the Eastern Michigan Classic (University Division) and Dave Mayher and I broke the UC record in the 300 yard dash, Dave had the fastest time.

"Controversy, Principled Position" 1971 - Due to various reasons, several of us on the team had been missing practice. Scott Stargel, Al Lanier, Alan Garnett, a shot putter and I, were kicked off the track team, pending an inter quad hearing. We had to explain our reasons for missing practice and apologize to the team. I was the last to speak and started by asking Coach Armor "What are the requirements for receiving scholarship money?" He replied "Have grades that will allow you to compete and be competitive in the meets". I pointed to our high jumper and said "I don't have anything against him, but how do you justify giving him \$1,000 (cost of tuition for a school year) when even I high jumped 6'2" in

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HOYLES CARLTON GILBERT
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SPRING

5/10/69

CINCINNATI

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COLL.	AREA	COURSE	SECT. NO.	COURSE TITLE	GRADE	CREDIT HOURS CARRIED	QUALITY POINTS
17	ENGLISH	106	011	COMP & TYPES OF LIT	C	4	8.0
17	PSYCH	103	041	PSY HUM BEHAV III	C	3	6.0
17	FIN ART	223	001	ART OF AMERICAS	A	3	12.0
17	SOC SCI	103	013	HIST WEST CIV III	C	4	8.0
18	PHYS ED	167	002	P E VOLLEYBALL	A	1	4.0

STUDENT NUMBER	COLL.	CLASS
	17	1
DEGREE OR MAJOR	ADVISER	
99		

TOTAL	CREDIT HOURS CARRIED	QUALITY POINTS	DEAN'S LIST
CURRENT	15.0	15.0	38.0 2.5333
CUMULATIVE	24.0	22.0	52.0 2.1666

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DEAN OF COLLEGE
HOYLES CARLTON GILBERT
GRADE REPORT
C-006656

COURSE	AREA	COURSE	SECT. NO.	COURSE TITLE	GRADE	CREDIT HOURS CARRIED	QUALITY POINTS
17	ENGLISH	241	018	AMERICAN LITER	C	4	8.0
17	SPEECH	221	001	INTRO TO SEMANTICS	C	3	6.0
17	FIN ART	211	001	APPREC OF ART I	A	3	12.0
17	FIN ART	221	001	PSYCH AND ART	A	3	12.0
18	PHYS ED	147	001	P E HANDBALL	A	1	4.0

DEAN'S LIST

NOTE: THE UNIVERSITY REMINDS YOU THAT IT IS YOUR PERSONAL RESPONSIBILITY TO BE ACCURATELY INFORMED OF YOUR SCHOLASTIC STANDING AT ALL TIMES, AND (2) THAT YOU MUST ATTAIN AN OVER-ALL MINIMUM QUALITY POINT AVERAGE OF 2.0 TO BE ELIGIBLE FOR GRADUATION. SEE REVERSE SIDE OF THIS GRADE REPORT FOR ADDITIONAL ACADEMIC INFORMATION.

STUDENT NUMBER: 17 2 5 099

UNIVERSITY REGISTRAR: CARLTON GILBERT HOYLES

COLL. CLASS DEG. MAJOR: 17 2 5 099 M CARLTON GILBERT HOYLES

28 CORAL CINCINNATI OH 45246

AUTUMN 12 18 69

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UNIVERSITY OF CINCINNATI
CINCINNATI, OHIO 45221

DEAN OF COLLEGE
HOYLES CARLTON GILBERT
GRADE REPORT
C-047478

COURSE	AREA	COURSE	SECT. NO.	COURSE TITLE	GRADE	CREDIT HOURS CARRIED	QUALITY POINTS
17	ENGLISH	242	018	AMERICAN LITERATURE	B	4	12.0
17	FIN ART	212	003	APPREC OF ART II	C	3	6.0
17	FIN ART	222	001	ART 20TH CENTURY	A	3	12.0
17	HISTORY	111	024	AMERICAN HIST II	C	3	6.0
18	PHYS ED	247	001	REQ PE-HANDBALL II	A	1	4.0

NOTE: THE UNIVERSITY REMINDS YOU THAT IT IS YOUR PERSONAL RESPONSIBILITY TO BE ACCURATELY INFORMED OF YOUR SCHOLASTIC STANDING AT ALL TIMES, AND (2) THAT YOU MUST ATTAIN AN OVER-ALL MINIMUM QUALITY POINT AVERAGE OF 2.0 TO BE ELIGIBLE FOR GRADUATION. SEE REVERSE SIDE OF THIS GRADE REPORT FOR ADDITIONAL ACADEMIC INFORMATION.

STUDENT NUMBER: 17 2 5 099

UNIVERSITY REGISTRAR: CARLTON GILBERT HOYLES

COLL. CLASS DEG. MAJOR: 17 2 5 099 M CARLTON GILBERT HOYLES

28 CORAL CINCINNATI OH 45246

WINTER 03 23 70

The "Office of the Registrar" got it WRONG!!! To my surprise (and advantage), my cumulative GPA was not 2.1666, it was somewhere below 2.0! Even after making the "Dean's List" in the Fall of 1969, my cumulative GPA was only 1.95, which allowed me to be eligible to run track and receive financial aid (which I signed my "Grant in Aid" letter in October, 1969). Only after the Winter Quarter of 1970 (Jan.- March), did my cumulative GPA reach 2.0744, after making 2.85 for the current Winter quarter.

DEAN OF COLLEGE

OFFICE OF THE REGISTRAR
UNIVERSITY OF CINCINNATI
CINCINNATI, OHIO 45221

HOYLES
GRADE REPORT

CARLTON GILBERT

C-006656

FORM UC 205 (2-70)

COLLEGE	AREA	COURSE	SECT NO	COURSE TITLE	GRADE	CREDIT HRS CARRIED	QUALITY POINTS
17	ENGLISH	241	018	AMERICAN LITER	C	4	9
17	SPEECH	221	001	INTRO TO SEMANTICS	A	3	12
17	FIN ART	211	001	APPREC OF ART I	A	3	12
17	FIN ART	221	001	PSYCH AND ART	A	3	12
18	PHYS ED	147	001	P E HANDBALL	C	1	4

DEAN'S LIST

NOTE: THE REGISTRAR REMINDS YOU THAT IT IS YOUR PERSONAL RESPONSIBILITY TO BE SURE THAT YOUR ACADEMIC RECORD IS CORRECT. IF YOU NOTE AN ERROR OR OMISSION, REPORT IT TO THIS OFFICE IMMEDIATELY. SEE THE REVERSE SIDE OF THIS GRADE REPORT FOR ADDITIONAL ACADEMIC INFORMATION.

289 48 9354

STUDENT NUMBER

UNIVERSITY REGISTRAR

COLL	CLASS	DEG.	MAJOR	RES. HALL		AFFILIATION		SEX
				DORM	UNIT	UNIT	STAT	
17	2	5	099					M
AUTUMN 12 18 69								
REPORT PERIOD								

	CREDIT HRS CARRIED	CREDIT HRS EARNED	QUALITY POINTS	QUALITY POINT AVERAGE
CURRENT QUARTER	14 0	14 0	48 0	3 4285
CURRENT COLLEGE	93 0	82 0	181 0	1 9462
	"S" HOURS	"N" HOURS	ADVANCE STANDING	TOTAL HOURS
TOTALS			12 0	94 0

CARLTON GILBERT HOYLES
28 CORAL
CINCINNATI OH 45246



12

Campus Protests Spread Around Nation

By THE ASSOCIATED PRESS

Campus protests continued to spread around Ohio in the wake of the slayings of four Kent State University antiwar demonstrators and the faculty senate of one college has moved to end the school's ROTC program.

The Case Western Reserve University Faculty Senate voted Tuesday night to abolish ROTC on the campus, but it was not clear whether the university administration must also approve. One school official said he expected no administrative opposition to the faculty decision.

At Oberlin College the faculty agreed to allow students to cancel classes for the rest of the semester, which ends May 19. In Cincinnati more than 1,200 students from three colleges and a dozen high schools marched from the University of Cincinnati campus, through downtown and back in a silent vigil Tuesday against "the violent behavior in all of us."

Joining in the demonstration, which snarled traffic in the downtown area for an hour, were students from the University of Cincinnati, Xavier University and the Hebrew Union College. Classes at the University of Cincinnati were closed Tuesday and made optional the remainder of the week after the student senate voted overwhelmingly to strike.

Cuyahoga Community College students held a rally in downtown Cleveland, then marched to Public Square, where they lowered a U.S. flag to half mast. About 100 Wilmington College students began a 50-mile march to Columbus Tuesday night, carrying a letter to Gov. James A. Rhodes expressing concern over the Kent slayings. Meanwhile, about 1,000 Wilmington students boycotted classes Tuesday to protest U.S. involvement in Cambodia, the reason that triggered the Kent disorders.

Ohio Colleges Are Closed

CINCINNATI (AP) — Classes at the University of Cincinnati, Miami University at Oxford and at Miami's Hamilton branch were called off today in the wake of the disorder at Kent State University Monday in which four students were killed.

The classes were called off in an effort to avert any disturbance at the schools in this area.

Plans were made, however, for a march later today by war-protesting students from the University of Cincinnati and the Hebrew Union College to Cincinnati's downtown Fountain Square.

A similar march last week ended with a sit-in at the intersection of Fifth and Walnut Streets. After an hour and half, police moved in to break it up and they arrested 133 of the demonstrators.

Miami was the scene of a disturbance last April 15 in which war protesters seized the ROTC building for a time. National Guardsmen were called in at that time.

(Continued on Page 21)

practice (what he had cleared all track season) and you only give Scott \$300 a year?" **"Scott holds the school record in the 440 intermediate hurdles, placed 2nd in the Missouri Valley Conference Meet and is the smartest person on the team, with a GPA of 3.3 in Civil Engineering!"** "You get Al (who was an All-American) "cheap". Coach replied "Al doesn't pay for anything, his tuition and meal ticket are free!" I said "But he gets "In City Tuition Rate of \$150 a quarter and he lives at home", he should be allowed to go to UC "all year round so he can graduate!" Under the circumstances, I didn't want to be reinstated.

We, the suspended athletes, were excused so the team could vote on reinstating us. While in the hallway, Al said "Hoylesssss, we are going to be kicked off the team!" I responded "We are the team!" We were reinstated. Ironically, I stood to lose more money than any of the suspended athletes. Later that month, Coach Armor awarded me **"The Nikoloff Scholarship for \$250"**. I didn't need the money, Scott did. After Scott graduated and got married, he named his youngest son after me, Carlton. To this day, I can't believe it.

I realized **"You can be a Leader without being the best athlete on the team."**

"Bud and the Infamous Greyhound Bus Ride" – Upon departing Eastern Michigan University with "2" trophies (60 & 300 yard dash wins), we boarded the UC Bus, driven by the **"Notorious Bud"**. We were in Ypsilanti, Michigan, some 4 to 5 hours away from Cincinnati, Ohio. This, in the dead of winter, and Bud proceeded to **drive 80 & 90 miles per hour "In the Snow!"** We, I was terrified. Some of the team members described how Bud went off the road one time and hollered **"Hold On, We Are Going Over!"** I said **"WHAT??"** I wanted to get back to UC to attend a party but I wanted **"to arrive in one piece"**. With the Grace of God, we did!

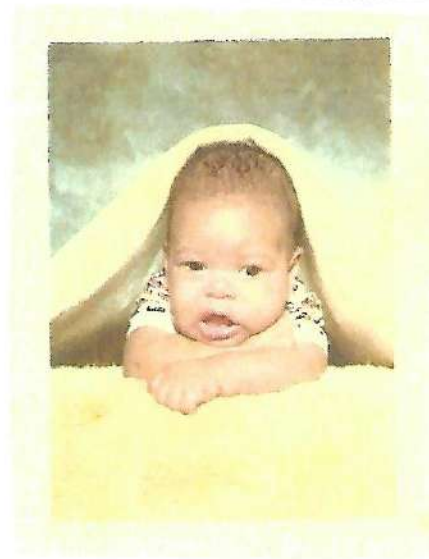
"3rd Quarter 1972" – I remember walking in the locker room to see who was going to the "away meet". Coach Armor had left, like Coach Truce my freshman year, to assume the Head Coaching position at Ashland College and Coach Hunsaker was the interim coach. When I didn't see my name on the travelling squad, Coach told me "You will still remain on scholarship but you don't have to run this quarter." I was relieved because I didn't like outdoor season and that was my last quarter to be eligible for scholarship (money). Most of my success in track came in my freshman year. I still had 45 quarter hours to complete before receiving my Bachelor's Degree.

"Summer of 1972" – During the "Summer of 1972", my summer job was with "The Rubel Baking Co." in Cincinnati. A friend and class mate, **Jimmy Henderson**, was faced with the same dilemma as me, a year to go in college (graduation), no more scholarship money. Jimmy said, "Man I wish I could get a place to stay like you have (University Approved Housing) and to have a job at Rubel's would be great!" I talked to the landlord, who had a vacancy, due to a medical student being expelled for displaying "Playboy Layouts" (nude), which were offensive to his wife, who cleaned the rooms. I talked to the plant manager at Rubel's to see if Jimmy could work there as I did. The plant manager said "okay" because he liked "my work ethics", he said "previous athletes from UC who were referred to him were "poor workers". Note: This same plant manager gave me a **"letter of recommendation"** after I graduated (see attached letter). That letter got me my 1st job in Chicago at Interstate Brands (Butternut).

"45 Business Hours vs 40 Education Hours To Finish" – At the lunch table or in front of "The Boys", I can't remember which, Jimmy blurted out **"Hoylesssss has 45 hours and I have 40 hours to graduate, he won't finish (by June, 1973)!"** And he was "sarcastically smiling" at the thought of beating me to the finish line (graduation). I thought this was strange because I was responsible for securing him a job and



{ Brian - Feb, 1975
 David - Nov, 1970
 Carleton - June, 1979



Carleton
 Stewart
 Stargel

Margerie, Scott and
 Family



Scott &
 Carleton



me,
 Carleton
 &
 Scott



Scott & Carleton



The "David Niven" Smile

"Scott Stargel Family"



University of Cincinnati

Cincinnati, Ohio 45219

STUDENT FINANCIAL AID OFFICE

February 24, 1971

Carlton Hoyles
28 Coral Avenue
Cincinnati, Ohio 45246

Dear Mr. Hoyles:

On the recommendation of the University Committee on Athletics and the University Financial Aid Committee, I am pleased to inform you that you have been awarded a grant-in-aid to further your education at the University of Cincinnati. Acceptance of the award denotes your intention to meet all regulations of the National Collegiate Athletic Association and the University of Cincinnati.

Particulars concerning the award are as follows:

1. Coverage:

Your grant-in-aid is the Nikoloff Track Scholarship in the amount of \$250.00.

In case you are injured during organized practice or while representing the University of Cincinnati in intercollegiate athletic competition, your grant-in-aid will be continued for as long as you are otherwise eligible.

2. Duration: This award has been made for one academic year and may be renewed upon the recommendation of the University Committee on Athletics provided that you

- a) Remain academically eligible for participation in student activities and in intercollegiate sports,
- b) Comply with the rules and regulations of the University of Cincinnati,
- c) Deport yourself as a good campus citizen and as a conscientious member of the student body of the University of Cincinnati.

To accept the grant-in-aid offered you, please provide the proper signatures on the two enclosures and return them to this office within ten days.

Sincerely yours,

G. E. MITCHELL

Director of Student Financial Aid

GEM:dc

Encl. (2)

cc: Director of Athletics,

Dean of Men & College Office

"Nikoloff"
Track
Scholarship

a place to stay. "What a friend!" Well, as things turned out, I finished in June, 1973 ((thanks to Eichin, a football player Marion Ford knew (friend & football player also)). *"Jimmy Henry"*, as we referred to him (sister-in-law thought his name was Henry) *didn't finish until "20 years later after joining the Army and serving 4 years"*, according to his Mom at the after church services, at Rev. Townsel's church in Hamilton, Ohio. "Hen", his nickname, later graduated from **Troy State University**, in Georgia.

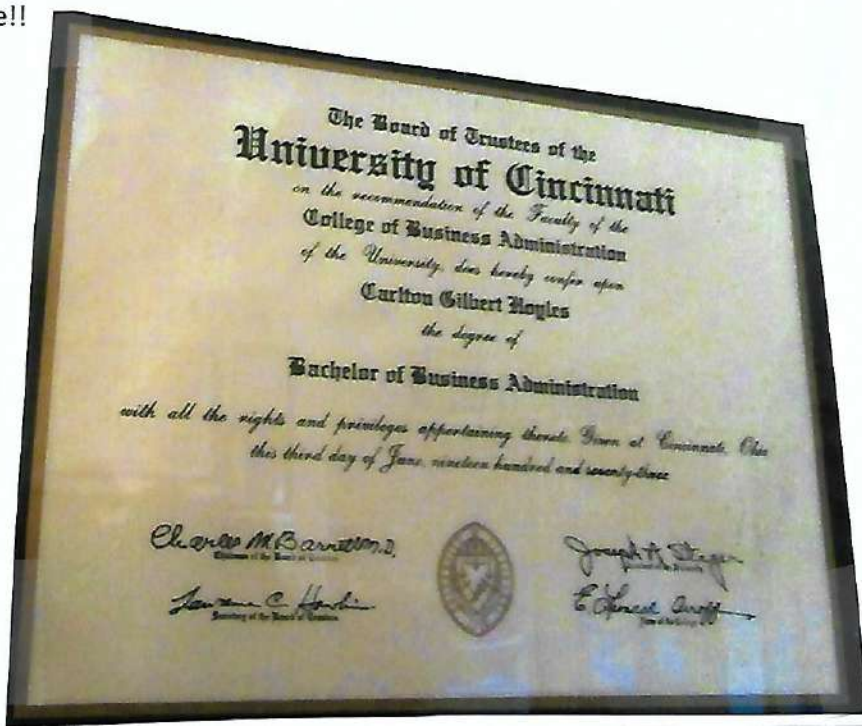
"Summary of College Experiences"

At this point in my life, **college brought me to reality, it wasn't Glendale anymore**, I had ventured into the real world and it wasn't always pretty to say the least. With Student Protests across American Colleges & Universities against the Vietnam War, the Kent State killing of four students, being drafted in 1968, to the Civil Rights Movement, the Murder of M.L. King – Robert Kennedy & Malcolm X and the 3 freedom fighters in Mississippi, riots and the bombing of Federal Buildings by the "Left", etc. A lot was going on!

Then there was the socializing – "KT's Den, the Viking Lounge, the "Q's" & "Kappa" Dances (The Kappa Ball), the football and basketball games. What a time to be in college!

Well, I survived. That June, 1973, as Dave Mayher (teammate) and I stood outside Nippert Stadium, watching our graduating class march, we pondered our futures. Dave said, "What can I do with a degree in Psychology?" I told him to go see Chick Hawley, who was operating as an employment specialist. Chick was looking for a person with a psychology degree to work for a company in the personnel department. Dave eventually became the Director of Personnel for Lubrizol Industries. He did well. Chick, with the assistance of another placement service in Illinois, was able to get me hired at Allstate Insurance Company, Northbrook, Illinois (Accounting Analyst in their Mutual Fund Department).

So ends my college days and off to Illinois to pursue employment with Allstate. It should be "noted" that before graduating, I had to pass "cost accounting". My professor, who I had previously for an accounting course and made a "B", told me "I passed but should go back and take that course again!" I said thank you but had no intention of taking "any accounting classes, I wanted to go into "SALES". Having interviewed for at least "30 Sales Jobs", my 1st job, out of college, was an "Accounting Analyst Position in Allstate's Mutual Fund". Go figure!!



When I saw this picture of me, I didn't remember taking it. And, initially when I saw "Vikings", I immediately thought of the Minnesota Vikings Football Team (NFL). I looked Again, "Hey, that's a picture of me!"



Ex-Vikings Earn UC Letters

Two former Princeton High athletes, golfer Phil Gaible and track man Carlton Hoyles, lettered with their respective University of Cincinnati squads this past spring. Gaible, a senior, averaging 79.4 strokes a round, while junior Hoyles, went a 9.9 in the 100 and 21.5 in the 220 yard dashes. The Cincy golfers had an 8-4 dual meet season and a fourth place finish in the Missouri Valley Conference, with the Bearcat thinclads having a 4-2 campaign and third in the strong MVC.



Valley MVC Athletes

The Missouri Valley Conference golf, track and tennis championships will be held in Cincinnati Thursday thru Saturday. Seven former Millcreek Valley athletes are in action for the Bearcats. Pictured above include golfers Ken Wimmer (left) and Tom Whitelaw (both of Princeton), track star Carlton Hoyles (Princeton) and tennis men Al Gerdson (Woodward), Tom Minter (Mt. Healthy), John Drier (Mt. Healthy) and Steve Greenwell (Woodward). The 54-hole golf tourney is at Cloverbrook Country Club, with the others being contested at UC.

CINCINNATI

TRACK & FIELD

2020 MEN'S RECORD BOOK



Distance Medley Relay = 10:05.54 min./secs.

- 49.6 secs. = 440 yd. lead - off leg
- (1968)

Still listed in

UC's Record Book

60 yd. dash = 6.2 secs.

(1971)

OUTDOOR DISTANCE MEDLEY RELAY

1 Doug Wiseman	Will Toller	Gary Valentine	Jeff Johnson	h	9:44.84	1984
2 Karl Kimbrough	Claude Holland	Mike Murray	Mike Shields	hy	9:40.94	1978
3 Claude Holland	Mike Shields	Keith Holland	Paul Rohlfus	hy	9:54.44	1976
4 Kasey Kiel	Mike Childs	Matt Daggy	Chris Carmfield		9:55.22	1999
5 Claude Holland	Jim Schur	Paul Rahlus	Mike Shields	hy	9:58.14	1976
6 Gary Valentine	Mark Hair	Doug Wiseman	Jeff Johnson	h	9:59.04	1984
7 Jack Yablonski	Dave Meyer	Dan McCrone	Ron Stapleton	hy	9:59.24	1972
8 Eric Walker	Joe Colon	Quentin Respress	Mark Gerstner		9:59.30	1992
9 Brad Neumann	Lonnir Irving	Jake Richards	Eric Blair		10:00.46	2004
10 Chad Diebennett	Rich Dakas	Eric Walker	Mark Gerstner	h	10:01.54	1993
11 Alonzo Hatchette	Joe Colon	Mark Gerstner	Dwight Drefs		10:02.13	1990
12 Doug Wiseman	Will Toller	Gary Valentine	Tom Thompson	h	10:02.44	1994
13 Chris Carmfield	Jacob Fortaw	Matt Daggy	Mike Bruening	h	10:02.74	1998
14 Jeff Johnson	Reggie McDaniel	Marcus Jackson	Chris Gilbert	h	10:03.64	1981
15 Wayne Shell	Reggie McDaniel	Doug Wiseman	Jeff Johnson	h	10:03.74	1983
16 Doug Wiseman	Roger Elliott	Lewis Johnson	Brian Hatch	h	10:05.34	1986
17 Jim Calloway	Carlton Hayes	Chuck Roberts	Joan Ellis	hy	10:05.54	1968
18 Brian Hatch	Robert Pittman	Bob Walters	Mike Borellis	h	10:07.74	1987
19 Bret Norton	Lewis Johnson	Gary Valentine	Brian Hatch	h	10:10.14	1986
20 Alonzo Hatchette	Joe Colon	Quentin Respress	Dwight Drefs	h	10:10.94	1990
21 Doug Wiseman	Reggie McDaniel	Wayne Shell	Jeff Johnson	h	10:12.44	1983
22 Dan Huben	Jimmy Brooks	James Hart	Seamus Collins		10:14.39	2016
23 Wayne Shell	Reggie McDaniel	Marcus Jackson	Jeff Johnson	h	10:14.64	1982
24 Bob Forbes	Jim McCordie	Roger Elliott	Dwight Drefs	h	10:16.92	1980
25 Gary Valentine	Roger Elliott	Doug Wiseman	Brian Hatch	h	10:18.84	1986

60 yd. INDIVIDUALS (RD)

1. Darryl Swann	6.1	1953
2. Mike Davis	6.1	1994
3. Al Nelson	6.1	1994
4. Carlton Hayes	6.1	1971
5. Harold Lee	6.2	1976
6. Joe Calloway	6.2	1979
7. Reggie Taylor	6.2	1976
8. Chris Bower	6.2	1990
9. Craig McWhorter	6.2	1992
10. Terry Strong	6.2	1992
11. Myron Swann	6.2	1994

INDOOR 55 M. TOP 10 TIMES (RD)

1. Darryl Swann	6.1	1953
2. Darryl Swann	6.1	1954
3. Darryl Swann	6.1	1955
4. Clark Watkins	6.1	1991
5. Clark Watkins	6.1	1994
6. Mike Davis	6.1	1994
7. Al Nelson	6.2	1994
8. Carlton Hayes	6.2	1971
9. Harold Lee	6.2	1976
10. Darryl Swann	6.2	1994
11. Reggie Taylor	6.2	1976
12. Darryl Swann	6.2	1990
13. Darryl Swann	6.2	1992
14. Chris Bower	6.2	1990
15. Craig McWhorter	6.2	1992
16. Terry Strong	6.2	1992
17. Myron Swann	6.2	1994

INDOOR 55 M. HURDLES INDIVIDUALS (RD)

1. Wayne Mason	7.1	1979
2. Robert Pittman	7.3	1985
3. Byron Hill	7.3	1994
4. Clark Bess	7.3	1994
5. Terry Strong	7.3	1998, 99
6. Tom Hickey	7.4	1972
7. Mark Hair	7.4	1984
8. James Hart	7.4	1994
9. Nate Dunn	7.5	1976
10. Terry Strong	7.5	1992

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. Wayne Mason	7.1	1979
2. Robert Pittman	7.3	1985
3. Wayne Mason	7.3	1979
4. Wayne Mason	7.3	1979
5. Wayne Mason	7.3	1979
6. Wayne Mason	7.3	1979
7. Wayne Mason	7.3	1979
8. Wayne Mason	7.3	1979
9. Wayne Mason	7.3	1979
10. Wayne Mason	7.3	1979

INDOOR 55 M. INDIVIDUALS (RD)

1. Darryl Swann	6.30	1953
2. Myron Swann	6.32	1993
3. Clark Watkins	6.34	1994
4. Gary Callaghan	6.36	2003
5. Shawn Perreault	6.39	1999
6. David Payne	6.39	2003
7. Joe Calloway	6.42	1979
8. Mike Davis	6.43	1994
9. Anderson Robinson	6.48	1998
10. Jimmy Wade	6.48	2004

INDOOR 55 M. TOP 10 TIMES (RD)

1. Darryl Swann	6.30	1953
2. Darryl Swann	6.32	1953
3. Darryl Swann	6.32	1953
4. Darryl Swann	6.32	1953
5. Darryl Swann	6.32	1953
6. Darryl Swann	6.32	1953
7. Darryl Swann	6.32	1953
8. Darryl Swann	6.32	1953
9. Darryl Swann	6.32	1953
10. Darryl Swann	6.32	1953

INDOOR 55 M. HURDLES INDIVIDUALS (RD)

1. Wayne Mason	7.34	1979
2. David Payne	7.36	2004
3. Byron Hill	7.40	1994
4. Terry Strong	7.38	1998
5. Robert Pittman	7.37	1985
6. Brandon Rice	7.50	2002
7. David EG	7.57	1998
8. Greg Schenckler	7.57	1998
9. James Hart	7.59	1994
10. Dexter Shaulder	7.68	2004

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. Wayne Mason	7.34	1979
2. David Payne	7.36	2004
3. David Payne	7.36	2004
4. Wayne Mason	7.40	1998
5. David Payne	7.40	2004
6. Wayne Mason	7.42	1979
7. Wayne Mason	7.45	1980
8. David Payne	7.46	2004
9. Wayne Mason	7.49	1979
10. Wayne Mason	7.49	1979

INDOOR 55 M. INDIVIDUALS (RD)

1. Kasey Wade	6.78	2005
2. Darryl Swann	6.84	2009
3. Darryl Swann	6.85	1957
4. Antonio Deshaudford	6.89	2009
5. David Payne	6.89	2003
6. Michael Scott	6.90	2003
7. John Bowles	6.96	2006
8. Antonio Deshaudford	6.94	1998
9. Carlos Powell	6.94	2007
10. Ben Cantrell	6.96	2007

INDOOR 55 M. TOP 10 TIMES (RD)

1. Kasey Wade	6.78	2005
2. Kasey Wade	6.81	2004
3. Darryl Swann	6.84	2009
4. Darryl Swann	6.85	1957
5. Darryl Swann	6.86	2003
6. Antonio Deshaudford	6.87	2009
7. Antonio Deshaudford	6.89	2004
8. David Payne	6.89	2003
9. David Payne	6.89	2009
10. Darryl Swann	6.89	2009

INDOOR 55 M. HURDLES INDIVIDUALS (RD)

1. Kasey Wade	7.07	2004
2. Chris Watkins	7.21	1994
3. Muhammad Saif	21.54	2004
4. Carlos Powell	21.62	2007
5. Justin Conway	21.71	2005
6. Bob Kunkel	22.71	2007
7. Andrew Deshaudford	21.75	2009
8. Darryl Swann	21.89	1988
9. Mike Childs	21.90	1998
10. Louisa Irving	21.90	2005

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. Kasey Wade	7.07	2004
2. Kasey Wade	7.21	1994
3. Kasey Wade	7.21	1994
4. Chris Watkins	21.41	1994
5. Chris Watkins	21.42	1994
6. Kasey Wade	21.48	2004
7. Muhammad Saif	21.54	2004
8. Muhammad Saif	21.62	2007
9. Carlos Powell	21.62	2007
10. Chris Watkins	21.94	1992

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. David Payne	7.62	2005
2. Terrence Southerville	7.91	2005
3. Eusebio Ison	8.09	2002
4. Robert Pittman	8.11	1987
5. Mike Taylor	8.22	2003
6. Dave Deshaudford	8.22	2003
7. Don Hickey	8.22	2005
8. David Payne	8.25	2004
9. Mike Cameron	8.56	2006
10. Jim Deshaudford	8.56	2002

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. David Payne	7.62	2005
2. David Payne	7.66	2005
3. David Payne	7.67	2005
4. David Payne	7.68	2005
5. David Payne	7.77	2005
6. David Payne	7.82	2005
7. David Payne	7.82	2005
8. David Payne	7.88	2004
9. Terrence Southerville	7.91	2005
10. Terrence Southerville	7.97	2005

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. Chuck Kiser	30.50	1986
2. Jim Schur	30.98	1975
3. Steve Davis	31.11	1977
4. Bob Howell	31.18	1984
5. Dave Mayhew	31.34	1979
6. Darryl Swann	31.48	1984
7. Chris Haggert	31.51	1984
8. Carthen Hayes	31.31	1976
9. Reggie McDaniel	31.51	1984
10. Wayne Mason	31.41	1979
11. Rodney Johnson	31.41	1983

INDOOR 55 M. HURDLES TOP 10 TIMES (RD)

1. Chuck Kiser	30.50	1986
2. Chuck Kiser	30.98	1975
3. Chuck Kiser	30.98	1975
4. Steve Davis	31.11	1977
5. Chuck Kiser	31.21	1986
6. Bob Howell	31.31	1984
7. Dave Mayhew	31.31	1979
8. Jim Schur	31.41	1975
9. Darryl Swann	31.41	1984
10. Chuck Kiser	31.41	1986

300 yd. dash = 31.51 secs.

(1970)

"Life After College – Allstate, CNA, Marriage, Children, Coaching (track & tennis) and Counseling"

sportnews@times.com

PAGE C6 | WEDNESDAY, APRIL 19, 2006

Waiting to bust out

MERRILLVILLE'S HOYLES STILL DANGEROUS AT 80 PERCENT

BY AL HANNAK
alhanak@times.com
726.933454

MERRILLVILLE | Carlton Hoyles feels like an Indy car with a loose wheel at the starting line, or the Kentucky Derby favorite who pulled up lame on its way to the track.

This was supposed to be a breakout season for the Merrillville star after placing 15th downstate in the 110-meter high hurdles (14.76) and 16th in the 300 intermediates (39.70) as a junior.

But a tender left foot has slowed his progress the last two weeks and that can cause additional angst when you also high jump 6-foot-6 and long jump 21-10 1/2.

"I can still compete, but not to my full potential," Hoyles said. "We got it X-rayed and nothing's fractured or torn. They say it's strained ligaments and all I can do right now is wrap it and keep icing it."

"I'm going at about 80 percent. It's a little frustrating because there's been a couple of meets where I jumped 6 feet – and I jumped 6 feet when I was in seventh grade. During indoor season, I was jumping 6-4 consistently."

Hoyles said the foot feels OK when he runs in a straight line. It's the twisting, sharp turns and hard landings that make him wince. He believes it'll be completely healed by the postseason.

Competing in the hurdles since middle school, Hoyles credits his father, also named Carlton, for helping him excel in the sport. Carlton Sr. ran track at the University of Cincinnati and serves as his in-house coach.

"My father supports me in everything I do," Hoyles said. "He looks up the information on hurdle techniques and videotapes all my races. He knows everything you need to do in preparing, warming up before the meets, stuff like that."

"We also do A&O and used that to work on the mechanics, not the speed work, because I already have the speed."

Hoyles is a second away from both school hurdles records held by Montrell Person, the 110-meter state champ in 2000 with a 13.96.

"For me as a head coach, I always make it a point to have hurdlers. You just have to," Jim Johnston Jr. said. "A lot of times, you're looking at a kid that may not be quite fast enough to place at state as a quarter-mile. But if he has that above-average speed



Merrillville's Carlton Hoyles was a state qualifier in the 110-meter high and 300 intermediate hurdles as a junior. He is a second off both of the school's hurdles records held by Montrell Person, the 110-meter state champ in 2000 with a 13.96.

and just works at it, he'll be a good hurdler." Most agree Hoyles is better than good. Way better.

"He's definitely got the potential to take it to the next level and go on to a D-1 school," Johnston said. "He has a good trail leg. He snaps it right down; he doesn't float forever. And he's got that above-average speed, so he can motor between the hurdles."

"His hurdling technique is real nice. He's getting close to that Montrell Person (dominance)."

Boys Track Top 10

(Last week's rankings in parentheses)

1. Merrillville (1)
2. Valparaiso (2)
3. Lake Central (3)
4. West Side (4)
5. Andean (5)
6. Chesterion (6)
7. Crown Point (7)
8. Lowell (8)
9. Bishop Noll (9)
10. Portage (NR)

"Coaching Track"

USATF

CARLTON G HOYLES

MEMBERSHIP NUMBER:
7310364616

MEMBERSHIP CATEGORY:
CH

CLUB: Merrillville Track Club

DOB VERIFIED: NO

LOCAL ASSOC. INFO:
Indiana
317-858-3830
www.usatf.org/assoc

MERRILLVILLE HIGH SCHOOL Mirror

Vol. 30, Issue 3 Merrillville, Indiana November 8, 2011

His advice: true professionals never stop learning

By Joseph Patton
Staff Reporter

As you read this story in the business world, you'll find a small office on the corner of 10th and 11th, students will find a Mr. Carlton Hoyles. It shouldn't be too hard, considering the fact that his door is always open.

"During the school day, many teachers close their doors," Mr. Hoyles said. "I like to have mine open and have kids walk right in."

Mr. Hoyles is a career advisor here, providing guidance to students who need help in choosing a path to enter the high school, to college, a trade school, the military or something else. He helps them set up a resume and explains their plans based on their goals and interests. He does it all for free.

"I've always wanted to work for a college. School is my passion," he said.

Mr. Hoyles graduated from the University of Cincinnati with a B.S. in Business Administration and has been a member of the faculty for 10 years.

He's not just a career planner. He's also a true professional who never stops learning. He's a true professional who never stops learning.

"I'm not just a career planner. I'm a true professional who never stops learning."

And it's not just his professional life that's important. He's also a father of two boys, a husband, and a coach. He's a true professional who never stops learning.

"I'm not just a career planner. I'm a true professional who never stops learning."

Throughout his career, Mr. Hoyles has been a true professional who never stops learning. He's a true professional who never stops learning.

Throughout his career, Mr. Hoyles has been a true professional who never stops learning. He's a true professional who never stops learning.



Mr. Carlton Hoyles, career advisor, is planning to start his high school career that will help him become a true professional. "Students will find him in his office," Mr. Hoyles said. "He's a true professional who never stops learning."

"Counseling"



"Coaching Tennis"



Carlton & Tracey Hoyles, Sr., Carlton, Jr. & Kristen

"Employment"

"1st Employment (Interstate Brands – Butternut Bread)" – After graduation, I left Cincinnati, seeking employment in Illinois. I was going to be staying in Evanston, Illinois at the YMCA. It was \$9 a week and I had \$300 to my name and a **"letter of recommendation"** from Rubel Bakery in Cincinnati. As a last resort if I didn't find employment before my \$300 ran out, I would use the recommendation letter to gain employment, while continuing to look for a "college degree related job." Down to my last few dollars, I went to Interstate Brands, located on Bathgate Street on the Northside of Chicago, to deliver my letter of recommendation to the Superintendent. Vernon Mills, Production Supt. at Rubels – Cincinnati, told me to see the Production Superintendent at Interstate Brands and give him the letter. I did and was hired on the spot. The job was "working on the assembly line, flipping trays of dough for the production of bread." The hours of work varied (1:00am to 8:00am one day, then 3:00am to 11:00am the next day and so on).

Note: When I graduated from UC, there were only "7 African Americans out of 1,000 that graduated from Business College in 1973". Eric Mumford, Finance Major & friend, and I concluded that we would have an easy time getting hired into a "college related job" because of **"Affirmative Action"**.

WRONG!!!!!!!!!! We both, initially acquired a "labor's job", not requiring a college education.

I worked on the assembly line at Interstate Brands for two weeks, no one spoke English fluently. One day, a fellow worker said at lunch, "You seem very educated." I responded that I have a college degree and he told me to talk to the "Top Guy", he is looking for educated workers to work as a "Route Salesman" – delivery driver of Butternut Products to the various grocery stores in the area. I gave the "Top Guy", who was Hispanic, my resume and was taken off the assembly line and given a route. The job paid over \$13,000 a year and I was to report to Al Lyles, the supervisor. He would train me on how the route was laid out in my assigned area. Only African Americans & Hispanics were assigned to Black & Hispanic Areas, not White Americans. This was due to the attacks on White Drivers after the "Riots of 1968".

The job was interesting but challenging. My route included Cabrini Green and the Northside of Chicago. I was required to join the **"Teamsters,"** since I drove a truck and **"union dues were \$60 a month!"** I worked for two weeks at that job, saved enough money to quit to continue to look for a "college related job".

"Allstate Insurance Company" – Using different employment agencies, I landed an interview at Allstate to work in the area of "writing training manuals". I also interviewed with the Mutual Fund Department as well. Jerry Hogulen was the personnel representative so I asked him if I would be hired and he said "Allstate has a mandate to hire more African Americans by the Federal Government and I know I can get you employed." He was able to get me in the Mutual Fund as an accounting analyst at \$8,995 a year, assisting in pricing the Mutual Fund (portfolio consisting of 58 stocks & 2 bonds). My employment was conditional and "my salary would be paid out of the Personnel's Budget and not the Mutual Fund's." This was the Fund's safeguard in case I didn't work out.

Using a manual calculator and not taking breaks, I was uptight the 1st several weeks. The Assistant Vice President, Tom Cole, would frequently tell me "You need to take a break when working with numbers." He was right, in solving balancing and reconciling issues, if you step away and come back later, it is easy to see what the solution should be.



The Rubel Baking Company

3025 BATHGATE STREET • CINCINNATI, OHIO 45206 • 513/861-3000

August 3, 1973

Walter Rubel
President

Wm. M. Campbell
Assistant to
the President

TO WHOM IT MAY CONCERN:

This is to certify that Carlton G. Hoyles was an employee of the Rubel Baking Company from May 31, 1972 until August, 1973.

He was employed as a baker and discharged his duties in an industrious manner. I consider him to be honest, reliable and cooperative, and would recommend him to any future employer.

Very truly yours,

THE RUBEL BAKING COMPANY

Vernon Mills
Vernon Mills
Production Supt.

513-861-3004

The Freshest Thing in Town!

After 6 months, the "probationary period", I received an increase and my salary was moved off the Personnel Dept.'s Budget to the Mutual Fund's Budget. I was required to take the **"Registered Principal's Exam"** via NASD (National Association of Securities Dealers). They were betting in the office that I would pass the exam but not get an "A". I passed and got an "A". (see attached **"Notice of Acceptance of Registration" from NASD**)

I worked in the Mutual Fund for the next two years and was the accountant responsible for **"pricing the fund, every day, at the close of the New York Stock Exchange."** Every morning I would prepare a "cash available statement" that I would take to the "Trading Department" for the purchase of short term securities (commercial paper, etc.). At the close of the New York Stock Exchange, I would manually write down the **"high, low and close price"** for each stock (& bond) in the portfolio on preprinted (4) spreadsheets. I would call the broker (Blunt Ellis) and verify the "high, low and close price" for each stock (& bond) in the portfolio. Two sets of the 4 page spreadsheets were manually tabulated to arrive at the **"Net Asset Value of the Fund"**. Once the price of a share of the mutual fund was determined, that price had to be called in to a New York wire service by 4:00pm. The wire service would notify all news outlets of the price per share of the fund. If you were 2 cents off per share, the calculations would have to be done over again! Nowadays, everything is done electronically. **NICE!** The **"Accounting Cycle"** – posting to daily journal accounts, creating income statements and closing net income or loss into the balance sheet (retained earnings) brought me back to my **101 Accounting Class** in college. **"Here it is in practice!"**

While I had contact with the Vice President of Trading, I asked him "how can I be a trader." That conversation led to us discussing my career aspirations. I wish I could remember his name because he gave me some valuable advice. He described his ascent to his present position. He said "I majored in English in college and worked as a bank teller until I was 34 years old." I decided to get my MBA and in making several career moves, at 50 years of age, I run the Trading Department at Allstate." "Education, coupled with meaningful job responsibilities, goes a long way in reaching your career goals." I took heed to his advice by transferring to a better position within Allstate, the Reinsurance Department. At first, I was hesitant, instead of embracing change, I was fearing it. It took a 2nd call to Personnel before I accepted the position, Ceded Facultative & Treaty Accounting Analyst. This department was growing rapidly at Allstate and there could be the potential of greater opportunity.

First person I met was Ray Kellmurray, Reinsurance Claims. Ray gave me a glossary on reinsurance, which I have today, and he got me to join the inter-mural baseball team (16 inch softball). Ray managed the team and always wanted to be like "Leo Durocher" in his coaching style but the team always won when he was absent. We drank beer after the game, **GREAT!"**

"Reinsurance Dept. Meeting (Controversy)" – A survey was given to employees in the department to shed some light on employee attitudes and morale. I had been working there for two years and had observed certain practices (promotions specifically) deemed unusual. There were probably over 200 in the department (Assumed & Ceded Reinsurance personnel in Accounting, Claims, Underwriting, Administration and the Support Staff – secretaries, clerks, etc.) when we met to discuss the findings. When the results were read, no one wanted to say anything for fear of reprisal. So, I brought up the fact about the policy on promotions. **"Why was O'Gerrick placed in the Controllers job when Frank Millazzo had been the Controller of the Treaty Unit and this would have been a natural advancement for him?"** **"With O'Gerrick in this position, the other exempt employees can't move up!"** **"On the**

NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

NOTICE OF ACCEPTANCE OF REGISTRATION

When validated by National Association of Securities Dealers, Inc., this will be your notice of acceptance of registration with the National Association of Securities Dealers, Inc., while in the employ of the member named on left side of this page.

Carlton Gilbert Hoyles

(Name of Applicant)

ALLSTATE ENTERPRISES MANAGEMENT COMPANY

(Name of Firm—Same as Item 3)

20 ALLSTATE PLAZA

(Address)

NORTHBROOK, ILLINOIS 60062

QUALIFICATIONS UNIT - CO

Att:

REGISTRATION APPROVED
AS PRINCIPAL

DEC 12 1974

NATIONAL ASSOCIATION OF
SECURITIES DEALERS, INC.
EXAM SCORE A

Tom Cole – Assistant Vice President

Allstate's Mutual Fund

- Congratulating the group on passing the "Agent's License" (the lady) and the "Principal's License" (Dick Gannon and I).



other hand, with Frank being promoted, his position could be filled by someone within the Department and so on."

Management's response was "Frank was considered" and that was the end of that. Frank shook my hand afterwards because **I was expressing what everyone was thinking**. Later that summer, there was a reorganization of the Department and Dan, new to the area, was put over me. O'Gerrick told me that "Bill Sing, Margaret Kong (both Japanese) and me would never be promoted to the ranks of management". On September 14, 1977, I accepted the position of "General Accountant (Supervisor)" with CNA Insurance Company, Chicago (see next page – confirmation letter from Zan Whitsitt, Employment Representative. What a name!) Later, I found out that O'Gerrick transferred back to Corporate Accounting, Frank got promoted and Bill Sing & Margaret Kong were promoted into Management. "Happy Ending" to my Allstate experience.

CNA Insurance Company – The way I got the position at CNA was by contacting Jerry Hogulen (former employment representative at Allstate, who hired me there and who left to come to CNA), was now a Director in the Personnel Department). I met Jerry in the lobby and he took me up to the Ceded Reinsurance Dept. to meet Joe Klimas, out of New York, and Dick Kozlowski, who I would be reporting to. I got the job because a lady, before me, didn't accept the job and they (Joe & Dick) had in their business plan "to hire a supervisor by year end". I had 5 people reporting to me, all white and over the age of 50. They had a difficult time accepting me and we clashed over "**shop talk vs the generic names**" (**6102 vs Accounts Receivable Listing**). The first year of supervising was tough but I got through it.

The Ceded Reinsurance Section went **from "8 to 26 employees and from two units to five"** (Pools & Associations, Accounting Control, Billings & Collections, Claims Processing and a Monitor & Control). There was an increase in quality and efficiency through implementing "separation of responsibility (separate units) and written responsibilities & procedures". I eventually became a "**Manager C**" (able to authorize payments up to \$100,000 – see attached promotion memo). I was in charge of 3 units (Billings & Collections, Claims Processing and the Monitor & Control Units). Due to the firing of Larry Donniger, Mgr. of Pools & Associations and a reorganization, I would eventually assume responsibilities for that unit (Pools & Associations).

The Ceded Reinsurance Section, made up of 5 units, made a lot of progress in establishing better relationships with the departments that we supported and the outside companies (Reinsurers) that we did business with. Because we were an "operating area" (outside contact), that section should have been in one of the operating departments (like "Specialty Ops.") and not Corporate Accounting, where recording and report preparation were handled. Because staff reductions were being considered, I expressed that concern with the new Vice President of Corporate Accounting, Bernie Hengesbaugh, at a meeting I requested. Because of that meeting, I at least felt I had Bernie's ear on certain matters because most managers, under Bernie, were afraid to deal with him, because he was from one of the "Big 8" Accounting Firms (Touche Ross). Through a series of promotions, Bernie would become Head of Specialty Ops. and later the "CEO & President of CNA Insurance Cos."

September 14, 1977

Mr. C.G. Hoyles
2247 Ridge Ave., Apt. K-3
Evanston, IL 60201

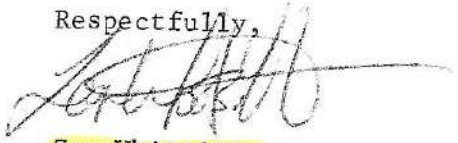
Dear Mr. Hoyles:

This letter will confirm the offer you received over the phone from Mr. Joe Klimas. The offer is that of a General Accountant at an annual rate of \$16,000 reporting to Richard Kolakowski.

This offer is contingent upon your successfully completing a medical examination to be given by one of our staff physicians. I would suggest that you take that examination before a proposed starting date is arranged.

We sincerely hope that you will join our staff here at CNA and look forward to hearing of your response before September 21, 1977.

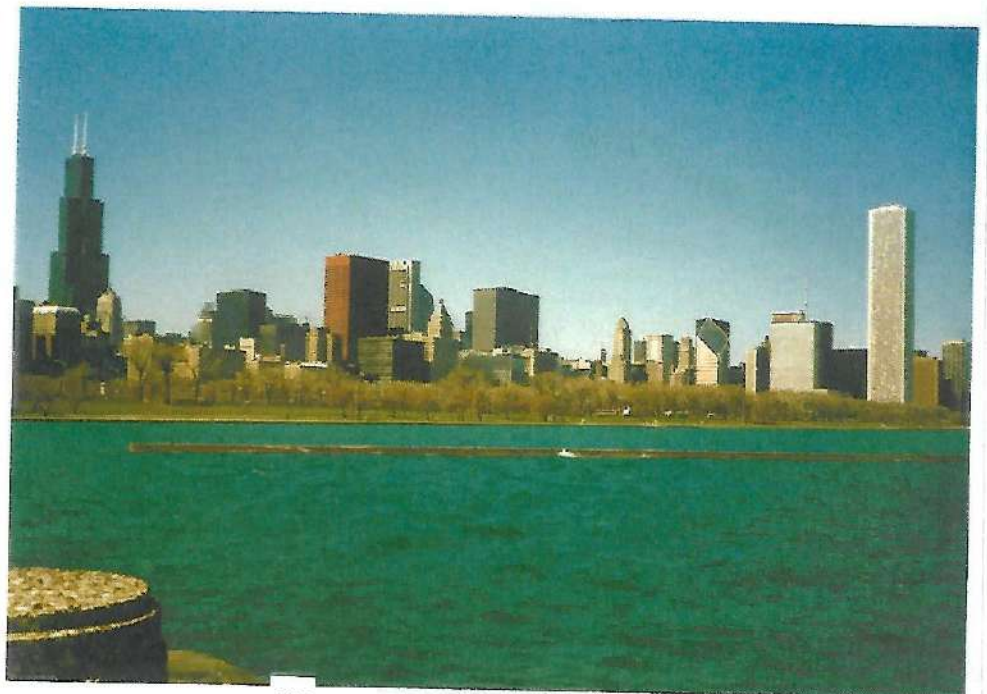
Respectfully,



Zan Whitsitt
Employment Representative

ZW/jra

The "CNA Building" is the "Red" building and has 45 floors. It's the only "RED" building in the "LOOP" (Chicago).



Promotion to Manager



CNA Plaza
Chicago, Illinois 60685

September 23, 1981

TO: J. A. Stevenson

cc: B. L. Hengesbaugh

FROM: M. A. Bollettino *M.A. Bollettino*

RE: Promotion of Carlton Hoyles

As we have discussed, the duties and responsibilities assigned Carlton Hoyles have increased over the last year. His involvement in the development of the Monitor and Control function and assumption of duties after the divisional reorganization are two areas in which Carlton has excelled.

His management capabilities are apparent by his organization and day-to-day running of the Claim Processing and Billing and Collection Units. These units within my section run smoothly and with very limited direction on my part due to Carlton's ability.

I feel the responsibility for managing ten employees and assisting in the direction of the Monitor and Control Unit warrant recognition of the increase in responsibility that Carlton has assumed. Therefore, I recommend a promotion to Manager of Reinsurance Processing, Grade 38, effective 9/16/81.

I am suggesting a salary increase to \$26,100 effective 9/16/81. This is a 15% increase reflecting the normal merit increase due 12-1-81 and a promotional value. I suggest this retro adjustment because Carlton was performing managerial duties upon my reorganization of the section in June, 1981, but the promotion was delayed pending the outcome of the Position Evaluation Questionnaire.

/mlf

Promotion to Manager



CNA INSURANCE COMPANIES

CNA Plaza
Chicago, Illinois 60685

11/30
Carlton

October 30, 1981

To: W. Casey

From: M. Bollettino *Mike*

Re: Authorization, Account Nos. 0030, 0050, 0064, 0066, 0067

Due to a recent promotion of Carlton G. Hoyles to Manager 'E' the authorized signers for the above ledger accounts need to be updated. Please inform me when the authorization records have been updated and Carlton can sign check request and journal vouchers to the \$ 100,000 limit we have established.

MB:na

*Bill
follow up
check employee list &
see if Carlton Hoyles is
a manager "E"*

*Call Mike 6269
when Carlton is
"Man E"*



CNA INSURANCE COMPANIES

CNA Plaza
Chicago, Illinois 60685

May 14, 1982

To: J. Stevenson

From: M. Bollettino *MBollettino*

Re: C. Hoyles 6-1-82 Merit Increase

I am currently in the process of completing Carlton's Performance Review and feel he is a highly competent manager with definite potential and mobility. As we discussed, Carlton was originally budgeted in late 1981 for a 12-15% increase 6-1-82. The cost effectiveness program obviously makes an increase at this rate illogical. I am therefore suggesting a 10% increase for Carlton which is less than budgeted, but clearly in line with Carlton's contribution to my Section and will align Carlton with his peers in this salary grade. His current annual salary is \$26,400 which places him in Band I for his grade. This proposed increase would place his salary in Band II, approximately \$1,300 below midpoint of the grade. Assuming midpoint has slid from the time they were prepared in 1981 to today's market, this increase will put Carlton in the relatively same position as we had intended in the budget. *no!*

Carlton has met all performance expectation and has been instrumental in developing a number of new processing and cashflow monitors during the past year. If you concur with my proposal, I will prepare the necessary papers (PCN, etc.) to process this merit increase.

MB:na

*OK J. Stevenson 5-14-82**Agree - B. Hingebach*

23,000 - 26,700 - 30,300 33,900 37,600

"Salary Action after 1st year as Manager"

PERSONNEL CHANGE NOTICE

Current Cost Center No. **9517** Date Completed **5-10-82**

CURRENT STATUS										CHANGE TO														
Name Hoyles, Carlton					Name					Social Security No.														
Street Address										Street Address														
City					County					City					County									
State					Zip					State					Zip					Tax St.				
Employee Class		Effective Date		Sex		Birth Date		Employee Class		Effective Date		Sex		Birth Date										
<input type="checkbox"/> Single <input type="checkbox"/> Married		Home Phone (Area Code)		<input type="checkbox"/> Single <input type="checkbox"/> Married		Home Phone (Area Code)																		
Job Grade 38		Job Code 010620		Job Title ACCOUNTING MANAGER		Job Grade		Job Code		Job Title		Job Grade		Job Code										
Job Effective Date		Overtime Status		EEO Job Grp		Job Effective Date		Overtime Status		EEO Job Grp		Job Effective Date		Overtime Status										
<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt		<input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt										
Performance Code		Perf. Effective Date		Performance Code		Perf. Effective Date		Performance Code		Perf. Effective Date		Performance Code		Perf. Effective Date										
Pay Method		Pay Frequency		Pay Method		Pay Frequency		Pay Method		Pay Frequency		Pay Method		Pay Frequency										
<input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Comm.		<input type="checkbox"/> Semi-Mo. <input type="checkbox"/> Weekly <input type="checkbox"/> Comm.		<input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Comm.		<input type="checkbox"/> Semi-Mo. <input type="checkbox"/> Weekly <input type="checkbox"/> Comm.		<input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Comm.		<input type="checkbox"/> Semi-Mo. <input type="checkbox"/> Weekly <input type="checkbox"/> Comm.		<input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Comm.		<input type="checkbox"/> Semi-Mo. <input type="checkbox"/> Weekly <input type="checkbox"/> Comm.										
Shift Differential		Earn Type		Shift Differential		Earn Type		Shift Differential		Earn Type		Shift Differential		Earn Type										
<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> No <input type="checkbox"/> Yes										
Annual Salary		S/M Salary		Hourly Salary		% Increase		Rsn.		Annual Salary		S/M Salary		Hourly Salary										
\$ 26,400.00		\$ 1,100.00		\$		1.1		AD		\$ 29,040.00		\$ 1,210.00		\$										
Zone A		Effective Date 1-1-82		Race Code		Zone A		Effective Date 6-01-82		Race Code		Zone A		Effective Date 6-01-82										
Street Address										Street Address														
City					County					City					County									
State					Zip					State					Zip									
Location Code		Cost Center		Effective Date		Location Code		Cost Center		Effective Date		Location Code		Cost Center										
H.O. ONLY		Floor		Mail Drop		Phone Directory		Extension		H.O. ONLY		Floor		Mail Drop										
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No										
Cost Center Supervisor (Type & Sign)										Loc. Code		Date												
Cost Center Manager (Type & Sign)										Loc. Code		Date												
M. Bollettino										IL00														
Area Head/Branch Mgr./Regional Functional Mgr. (Type & Sign)										Loc. Code		Date												
J. Stevenson										IL00														
Division Head/Regional Vice President (Type & Sign)										Loc. Code		Date												
B. Hengesbaugh										IL00														
Department Head (Type & Sign)										Loc. Code		Date												
D. Chookaszian										IL00														
Personnel (Type & Sign)										Loc. Code		Date												
A. Gravely										IL00														
Compensation		Return Approval To (Type)		Loc. Code/H.O. Fir.		Personnel Records Only		Entry Date		Pay Period Eff.		Entry By:												
		P. Efrosinis		IL00/32-South																				
EMPLOYEE CLASS CODES										REASON CODES														
10 FULL TIME 11 REINSTATED FULL TIME 12 REHIRED FULL TIME 13 PERSONAL 14 MILITARY 15 PART TIME-WEEKLY 16 LIFE SALES OFFICE MGR. 17 LIFE SALES OFFICE REP. 18 CAREER AGENT - FINANCE AGREEMENT 19 CAREER AGENT - NON-FINANCED										PERFORMANCE CODES UN UNSATISFACTORY NI NEEDS IMPROVEMENT CO COMPETENT SU SUPERIOR OU OUTSTANDING														
										JOB REASON CODE PR PROMOTION LA LATERAL DE DEMOTION RE RE-EVALUATION														
										SALARY REASON CODE ME MERIT PR PROMOTION AD ADJUSTMENT														
										RACE CODES 1 BLACK 2 ORIENTAL 3 AMERICAN INDIAN 4 HISPANIC 5 CAUCASIAN														
										COST CENTER TR TRANSFER RO RE-ORGANIZATION														

copy Vince & Carl
copy Carlton Hoyle

FOR SEP 14 1140#
CNA CGO

885785 WIRS CH

14.9.1982
IR

ATT. WINTERTHUR REPRESENTATIVES, 12M

CEDED FACULTATIVE PREMIUMS AND LOSS ACCOUNT FOR THE FIRST AND SECOND QUARTER 1982

WE REFER TO YOUR TELEX OF SEPT. 7 AS WELL AS TO CARLTON G. HOYLES' NOTE OF AUGUST, 12. FIRST OF ALL WE WOULD LIKE TO CONFIRM THE SAVELY RECEIPT OF CNA'S CHECK IN THE AMOUNT OF US-DOLL. 232'659.24.

WE HAVE CHECKED ALL THE DOCUMENTS WHICH REFER TO C.G. HOYLES' RECAP OF THE ACCOUNT AND WE CAN CONFIRM THAT WE FULLY AGREE WITH IT. THIS MEANS IN PARTICULAR THAT

- THE ACTION "SUMMARY OF OUTSTANDING ITEMS ON FRONTING CONTRACTS" IS FINALIZED
- WE AGREE WITH THE PREMIUMS STATED IN THE QUARTERLY ACCOUNTS FOR THE FIRST AND SECOND QUARTER 1982
- WE AGREE WITH INDICATIONS PROVIDED IN THE LOCATION DETAIL REPORTS.

Fronting arrangement with
Winterthur Swiss, in which
CNA Insurance "fronted"
for this company in securing
US Business for them.

TOTAL FOR OUTSTANDING AND
RECONCILED ITEMS AS PER 11.1581 280'372.79

LESS OVERPAYMENT ON AMERICAN RIETER 16'318.38

GRT TOTAL (184'060.41)

CEDED FACULTATIVE PREMIUMS FROM CNA

- FOR THE FIRST QUARTER 1982 272'834.67

- FOR THE SECOND QUARTER 1982 366'935.81

GRT-TOTAL (823'830.89)

LESS LOSS BORDEREAU (BASED ON LOCAL
DETAIL REPORTS)

- FOR THE FIRST QUARTER 1982 454'783.76

- FOR THE SECOND QUARTER 1982 86'387.95

AMOUNT DUE TO WINTERTHUR 282'659.24
(ALREADY PAID) !!!!!!!!

REGARDING THE LOCATION DETAIL REPORTS IN WHICH CNA INDICATES THE LOSS DIFFERENCE ONLY ON A POLICY BASIS AND NOT PER CLAIM WE CAN CONFIRM THAT THIS INFORMATION IS SUFFICIENT TO US

FINALLY WE WOULD LIKE TO THANK VINCE DE CONTI AND CARLTON HOYLES FOR ALL THE FINE WORK THEY HAVE INVESTED IN SETTLING THIS OUTSTANDING ITEMS. IN ADDITION TO THAT WE ARE CONVINCED THAT THE RECONCILIATION OF FRONTING CONTRACTS IS NOW GOING EXCELLENTLY.

BEST REGARDS

INTERNATIONAL DIVISION
P. BRESTER
CNA CGO

Carlton
Thanks
Vince
9/14/82

As a Manager, I continued to manage my units and work with CNA Management in other areas (Underwriting, Systems, Processing, etc.) as well as our Re-Insurers (Lloyd's of London, Chiyoda Ins, etc.) and Domestic & Foreign Re-Insurance Brokers, in resolving problems. For me, forging "relationships" was critical for me in effectively resolving problems relating to reconciliation of accounts, processing flows, etc. I continued performing in this capacity for the next several years.

SEP 14 1982



“The Fallout – The John Sarna Review”

In the Fall of 1983, I had to meet with our Area Head, Jim Stevenson. This was the normal annual review that Unit Managers had with “two levels” higher than your position. Stevenson was difficult to work for and always had a “new staff” reporting to him every two years, either through firings or transfers out. He wanted me to demote and freeze the salary of one of my employees. I specifically asked him “how many grades” and he responded “10 grade demotion”.

John Sarna, the employee in question, handled the “Monthly Claim Close,” which was critical to the Corporate Financial Close. No financial reports could be completed without the “Claim Close”. “CRITICAL, CRITICAL CRITICAL!!!!!!”

In the Spring of 1984, the year I got married, I prepared a list of considerations, as suggested by the Personnel Dept. (Joyce Faulkner & Tom Love) to determine if John should be demoted and have his salary frozen. ***“I had no intention of demoting or freezing John’s salary and wrote up the considerations making it impossible for any such actions to be taken against him.”*** When the Personnel Dept. got my list of considerations to review, they concluded two things, “although he had certain weaknesses, it did not warrant him a demotion or salary freeze.” Also, CNA could be sued for **“violating the rights of an individual who was over 40 years old and had been working in his capacity for a number of years.”** Their recommendation was for counselling him in his areas of identified weaknesses. I told the Personnel Dept. that I know that but they needed to discuss that with my boss (Bollettino – Section Manager) and his boss (Jim Stevenson – Area Head). I knew that one motivation for Stevenson to request this from me (demotion & salary freeze) was that John had a **different sexual orientation**. Stevenson was a very “mean spirited person.” This would not boded well for me as Tom Love indicated **“you won the battle but lost the war.”** Later I was given a “Needs to Improve” performance review, after I gave John a competent review and he received his salary increase (see notes). My boss, Mike Bollettino came into my cubicle to discuss what might happen to me and I told him I wanted to talk to Stevenson. I had no intention of talking to him, I was going to bring “physical harm” to him. I told Mike they can fire me. I felt a certain strength because the threat of firing me was not an intimidating factor that Management could hold over me. I felt liberated. Years later, in 1992, I watched Senior Management march Stevenson out of CNA.

Through all of this, John told me to give him a demotion and freeze his salary because he had only two years to go before he would retire. I told him I was taking a “principled position” in defending him.

"The Fallout – The John Sarna Review"

Later, I took a demotion and transferred to the Controller's Division of Specialty Ops. as an analyst.

May 24, 1984
 To: F.D.
 From: Carlton J. Hughes
 Personnel Processing Unit
 CC: M.A. Bollettino
 P.E. Gehl
 J.A. Stevenson
 Re: Reasons for Late Action on the Sixth Month Salary Action (Eff. 6-16-84) and the Preparation of the Off-Scheduled Performance Review on John Sarna
 Management communicated to me in the Fall of 1983 that they felt John Sarna was not properly graded. In January 1984 I prepared a list of considerations, on the advice of Joyce Faulkner - Personnel Dept., to be used in objectively determining if this employee was properly graded. Joyce Faulkner and Thomas Love, Manager - Personnel Dept., reviewed the list of considerations and John Sarna's Personnel File. They concluded that although John exhibited certain weaknesses, a demotion of several grades would not be warranted. In comparing John to other accounting professionals at this job grade, the functions must be considered. It was clarified that his functions are processing and not accounting related.
 Before approving a salary action (effective 6-16-84) for John, I felt it was necessary to prepare an off-scheduled performance review to objectively determine if his performance was at a competent level. In preparing the review, I have identified areas where John's performance of certain factors is weak (Communication and Planning/Organizing) but his overall performance is competent. He should therefore be given his Sixth Month Salary Increase.

As a result of defending John Sarna, I received a "Needs to Improve" performance review. During this whole stressful process, I felt a certain strength when I told Bollettino that "I stand by this performance review" that I had prepared for John. I gave John a copy and told him to go to EEOC if he got less than what I reviewed him (I graded him as competent) and to see Bill Nelson. John indicated that he wanted me to rate him as "NI" because he would be retiring in two years and he knew the repercussion I would face from the Management. It was a stand I had to take and I didn't want to work under that Management. So I transferred.

Mike,

John Sarna's review.
 Regardless of the consequences,
 I will stand by this review.

Carlton
 5-30-84

"The Fallout - The John Sarna Review"

6/4/84

To: Cauton
From: Mike
Re: John Sarna's Review

This review is not acceptable as it does not address John's weaknesses and failures to meet the knowledge and abilities of a grade 32 Accountant as defined. This review must be redone as NI.

As I've indicated to you either John's position is over graded or John does not meet the requirement of a grade 32. Either way John must be informed that he does not contribute to the corporation at a level commensurate with his salary. You as John's manager must communicate this to John in his performance review or through reevaluation of his job.

This entire issue has been unaddressed for a long period of time and needs to be candidly dealt by the management responsible. I will discuss with Personnel the appropriate handling of John's salary action which is due 6/15/84.

Your job as manager is to appropriately review John.



July 9, 1984

TO: File

FR: Carlton G. Hoyles

RE: Comments to the Performance Review (June 1983 to June 1984)

In my comments, I intend to give the complete picture, which is lacking in the review, of a few situations just to point out that this review was not done objectively. I will focus on the following:

- Pools/Association Processing Backlog** - My unit was assigned the responsibility of processing reports from 122 organizations (roughly 16 different categories) after the Reinsurance Section was reorganized in June, 1983, eliminating the Pools/Association Unit. I was given one resource person (Christine Ybanez) and told that I must identify the existing unprocessed account backlog. Control logs were developed and any account unprocessed before 9/30/83 was considered backlogged. This represented 208 accounts for an estimated \$11,300,000.00 (per PR-67 Processing Backlog-Status Report of 10/19/83). In hiring a replacement (Luchresia Hurdle), I utilized one experienced employee (Chris Ybanez) to train two employees (Luchresia & Cheryl Kennedy) in order to bring the Pools/Association Processing to a current basis. At the end of April, 1984, the \$11,300,000.00 identified as backlogged was reduced to 78 unprocessed accounts representing \$254,000.00. This status was given to my manager on 5/16/84 and he gave his comments.
- Pools/Association Procedures** - When my unit assumed responsibility for processing the Pools/Association accounts, there were no desk top procedures. There was an unresolved audit point going back to a 1982 Touche Ross Audit Report that had to be resolved. I was informed in early February, 1984, to have procedures written on these accounts (122 reports) by the end of February in addition to reorganizing the Pools/Association Filing System. My approach in proceduralizing the accounts was detailed on my status report (Status Report on Resolution of LOR Point #3 - 1982 TR & CO. LOR) of March 7, 1984. I was to use the same methodology I used in proceduralizing the "Individual Billing Process" for the Billing Collections Unit. I communicated to my manager that I would write the procedures in a very detailed step-by-step format. As I completed a procedure, he reviewed the procedure for that category of accounts for content. He indicated the content was okay but was it necessary to calculate the unearned premium, which being my manager for three years, he should be determining that. I gave him an outline of my treatment of proceduralizing the categories in March 1984, which depicts the procedure for preparing the worksheets. Upon his recommendation

Page 2

7/9/84

Comments to the Performance Review

- to simplify the procedure, I was to indicate the use of a standard worksheet for the categories instead of detailing the preparation of the worksheet in the procedure. (See memo of 1/26/84) I feel that if the processing of accounts was incorrect, why, when reviewing the content, wasn't this identified by my manager, who had three years more exposure than I did to the Pools/Association Processing?
- Stepping-Up to Performance Issues** - In an ECS in November, 1984, with my Senior Manager, we discussed the performance of a long term (24 years) employee. He indicated that he felt this employee didn't measure up to his job-grade and that he should be demoted. I asked "demoted how many grades" and he indicated 10 (job grade 32 to 22). I contacted the Personnel Department (Joyce Faulkner) and indicated I have a long-term employee that is being considered for demotion, what criteria should be used in objectively making a final recommendation. I was informed of the criteria, which I put together for an objective evaluation and presented to Personnel. Personnel responded by indicating I didn't have a business case for a demotion, but it's possibly a performance issue. I communicated this to my manager. In May, 1984, when the 6th month salary action was due for this employee, I was informed to do a NI performance review. I prepared the review as objectively as I could and the indications were, based on expectations, that the employee was competent, but weak in certain areas. Personnel intervened and indicated the proper approach of counselling instead of the approach I just described.

In conclusion, the effort given in preparing this review centered on playing down certain situations by not giving the complete picture and in some cases, not giving me credit at all (Reinsurance Ceded Worksheet being used by Underwriting) in other situations.

The workplan given to me will be subject to the same kind of treatment that my review was given when evaluating if I have competently completed it in the sixty day time period. In view of this situation, I request to be transferred out of the area and I am willing to assume a lower paygrade.

Once I accepted a demotion to get out of the area, I accelerated the process of "trying to educate myself into a new job", outside the company. Remembering back at Allstate, the VP of Trading told me "Find a learning organization and put education in the forefront". So, eventually I started studying one of the designation programs - "Chartered Financial Consultant".

In addition, some of the employees felt the effects of being limited in our progress. So, we began meeting to discuss our situation and determine what we could do. Through my discussions with EEOC, Illinois Dept. of Labor and the US Labor Dept., "Glass-Ceiling Audit" was the route to pursue. If CNA had government contracts, and they did ("Mail Handlers' Health Program"), the US Labor Dept. would evaluate the movement or non-movement of white and black employees over the last 10 years.

To: File

December 3, 1984

From: M. Bollettino

C. Hoyles' performance rating has been changed to "competent" effective 12/01/1984, from "NI" Rating effective 07/01/1984. This change corresponds with Carlton's decision to make a career move to a position in the Controller's in FMD effective 12/01/1984.

Cc: T. Love

J. Stevenson

Of note: After my June, 1984 performance review, I talked to Bob Salm, Assistant Vice President of the Reinsurance Dept., as a last ditch effort to "get out of the Ceded Section of Corporate Accounting". He indicated that I was needed in that position of manager because the communication and cooperation between the two areas was "much improved." He called Frank Waters, V.P. & Head of CNA's Claim Dept. and Frank stopped his staff meeting to discuss my situation. I have to say, I was impressed and things worked out with me transferring to Specialty Ops. Controller's Division, December, 1984.

“Marriage, Possible Unemployment” - I had no bills at the time and was getting married. I told my wife-to-be (Tracey) that “I might not have a job when we get married.” In spite of the turmoil on the job, Tracey and I got married on September 29, 1984. In December of that year, having taken a demotion in order to transfer out of Corporate Accounting, I transferred to the Controller’s Division of Specialty Ops. as an analyst.

I had started taking advantage of the educational opportunities at CNA since 1979 and by now, I was laser focused on **“educating myself into a new career.”** Did I know what that new career would be, no!

Because of CNA’s tuition reimbursement policy, I began taking classes at Indiana University Northwest (Gary, Indiana). I enrolled in a program to acquire a “Post Baccalaureate Degree in Accounting”. This program would give me the necessary “course work” to sit for the CPA Exam. Although I had been working “forever” in an Accounting Environment, my heart was not intent on becoming an Accountant by degree. Half way through the program, CNA was offering reimbursement of educational courses in financial planning via **The American College** in Pennsylvania. I started taking classes in the **“Chartered Financial Consultant”** designation program, its counterpart would be the Certified Financial Planner License. This was in the financial planning arena and was where my interest lied. Even if I couldn’t obtain a job in this area, financial planning is something I could apply to my own personal life (Insurance, Investments, Taxation, Retirement and Estate – Planning). In addition to pursuing my education towards a “new career”, I still felt that I needed to address this “bad taste” in my mouth of “being unfairly demoted.” Stevenson, Area Head, had me replaced (via Bollettino) with “2” managers (Martha Radamacher & Linda Guzic) both having worked under me. Even my former boss, Dick Kozlowski, had been demoted from Section Manager to an analyst position. When he received his performance review, it was worse than mine.

“The Claim Close from Hell” - A month after John Sarna retired, hell broke loose. That 1st Claim Close, after John retired, was a disaster. The Claim Close is directly tied to the Corporate Financial Close. If the Claim Close doesn’t happen, the Financial Close (Corporate Financial Statements, etc.) doesn’t happen. I got satisfaction from the fact that the newly installed managers **“wanted me to come back”** and help with this dilemma. My reply, “Oh no, remember, I don’t know anything (about Reinsurance), I was given a “Needs to Improve” performance review”. Eventually, the Reinsurance Section (Claim Processing, Pools & Associations, Billing & Collections and Financial Recording) was transferred to Specialty Ops., an operating area. I had told the Head of Corporate Accounting (Bernie Hengesbaugh) years prior to that, that the Reinsurance Section should be in an operating area. This would not be my last involvement with Reinsurance. Six months after I transferred, Mike Bollettino – Section Manager, transferred back to the Internal Audit Dept. An Assistant Vice President pulled me in her office and said “Mike transferred because he told me, the person (me) that handled the “day to day” functions and his boss (Stevenson) didn’t get along.” Some consolation!

Anderson Nash
Federal Officer

June 29, 1984

Came in on last week of March 1985.

Basis:

1. Retaliation

Reason:

1. Against principles to denote employee under false
pretense

Issues:

1. Denied increase
2. Given a poor performance appraisal (as a result)
3. Placed on probation

MEMORANDUM
OF CALL

Previous editions usable

TO:

☐ YOU WERE CALLED BY— ☐ YOU WERE VISITED BY—

OF (Organization)

☐ PLEASE PHONE ☐ FTS ☐ AUTOVON

☐ WILL CALL AGAIN ☐ IS WAITING TO SEE YOU

☐ RETURNED YOUR CALL ☐ WISHES AN APPOINTMENT

MESSAGE

B. H. NELSON
886-5972
BEOC

RECEIVED BY	DATE	TIME

After Management

Having transferred to the Controller's Division, in addition to my educational pursuit, I explored the possibility of finding a way to rectify my demotion. While discussing this matter with EEOC, I was made aware that the **U.S. Department of Labor** conducts "**Glass Ceiling Audits**" of companies that have government contracts. CNA had the Mail Handlers Program, which was a Group Health Insurance program for the U.S. Post Office, over \$1 Billion in Sales!

So, my focus was on "2" things, continuing my education while pursuing a "Glass Ceiling Audit" of CNA. Pursuing the "Audit" provided a way for me to "fight back" while continuing to use the "tuition reimbursement program" to educate my way into a new career.

Controller's Division (1984/85) - In the Controller's Division, I was assigned the responsibilities of monitoring & analyzing premium production for the Specialty Ops. Dept. and being the point person for reinsurance. That December, all 8 of us had to prepare a presentation to the Division (to us) on our responsibilities. Nerve racking at first but the presentations were effectively delivered in January, 1985. I approached the Controller (Carol Vitor) about doing a presentation on Reinsurance to the group for February and she okayed it. One of the Division Heads (Booker Carter, V.P. Specialty Ops. Processing) wanted to attend but wasn't able to. I did the presentation and later gave Booker a copy. In my one-on-one with Carol, she expressed disappointment in me giving Booker a copy, to my surprise. As was discovered later, she was jealous of Booker, who was African American, being promoted to Vice President and she was not. She became very "vindictive" and later left CNA. What was "weirded", she gave everyone performance reviews and while on the plane heading to San Francisco, talked to us individually. She was no longer with the company but told us individually "if you have any problems with the performance review, please contact her". What a joke!

With Carol Vitor gone, Bill Zuza took over as Controller. Bill brought some of his managers in and I was looking to transfer to the Reinsurance Administration Area (Assumed/Ceded). With Gary Johnson as my manager, we sat at lunch and he showed me how to buy a home, using the FHA Program (Federal Government Approved (Backed) Loan Program). In 1986, Tracey & I found a home and put up "earnest money" of \$800.00 and at closing, another \$2,600.00, to obtain the home, still our home today. That Fall, Tracey was pregnant with our first child, Carlton.

Reinsurance Administration Dept. (Assumed/Ceded) 1986/88 – When transferring to this Department, Marilyn Laughlin, soon-to-be my manager, informed me that "this is a lateral transfer, no promotion or salary increase!" Little did she know that Bill Zuza, Controller's Division, put through an increase for me and told me "they (Marilyn) will be surprised." The salary action was put through "prior to me transferring." When Marilyn had to communicate this to me that February, 1986, she asked "What is this?" I explained that "I hadn't had a salary increase in over a year and a half and Zuza was correcting that with a 6.5% salary action,"

instead of the usual 3% increase. This upset "Ole Marilyn" but she could not do anything about it.

As a consultant in this Dept., Nort Tecklin's duties, over time, was to be transferred to me. This involved completing the "CNA's Annual Summary of Ceded Treaty Reinsurance Coverage" to users and Senior Management (Chairman – Ed Noha and his direct reporters) in Underwriting and Claims. Also, I had to prepare and distribute the Treaty Abstracts to all user areas (Property, Life, Specialty Ops. – Medical Malpractice, Lawyers Errors & Omissions, Surety, etc.) once the treaties had been negotiated. I "streamlined" this process by "only distributing to those user areas" that underwrote those products (Property to Property, Life to Life, Specialty Ops. Products etc.). This cut down on the distribution of paper.

In April, 1987, Carlton was born and I took off two weeks to help Tracey recover and transition to having a baby. Three years later, Kristen was born in May. A Boy and a Girl, we were very blessed!

#1

PRIMARY PURPOSE AND FUNCTION: Please explain the purpose of the position in two or three sentences.

To provide administrative support for the Ceded Reinsurance Area

Handle all CNA contracts in disseminating information and providing technical interpretation of Ceded reinsurance clauses.

2. ORGANIZATIONAL RELATIONSHIPS: Use functional/working titles in completing this section. Draw an organization chart of the next page following the example below. Include the titles for each of the positions.

a) Second level of management above this position. d) All positions reporting to your position. Indicate in the small box the number of incumbents currently in each position.

b) First level of management above this position. e) All positions reporting to your subordinates. Indicate in the small box the number of incumbents currently in each position.

c) Your position.

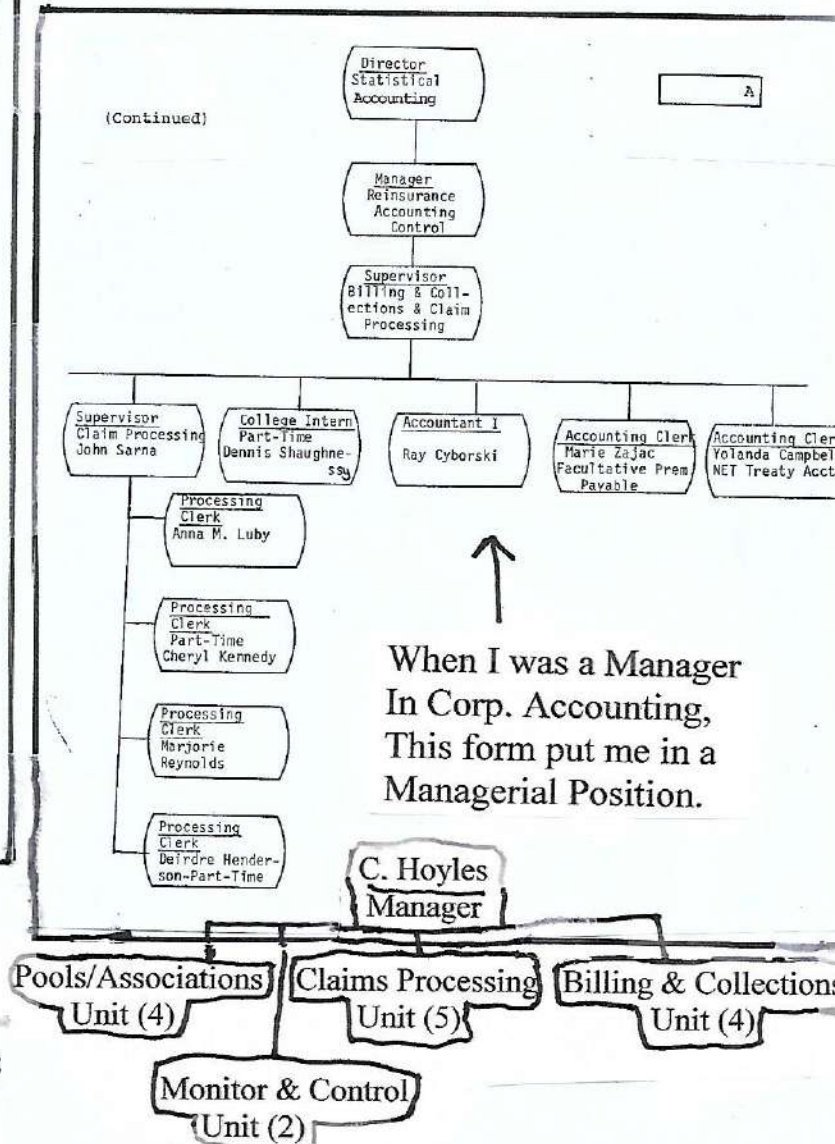
(EXAMPLE)

```

graph TD
    A["a) W. Adamson-V.P. Casualty Reins. Div."] --> B["b) M. Laughlin-Mgr. Reinsurance Admin. Area"]
    B --> C["c) C. Hoyles"]
    C --> D["d) None"]
    C --> E["e) "]
    C --> F["f) "]
    C --> G["g) "]
    C --> H["h) "]
    C --> I["i) "]
    C --> J["j) "]
    C --> K["l) "]
    C --> M["m) "]
    C --> N["n) "]
    C --> O["o) "]
    C --> P["p) "]
    C --> Q["r) "]
    C --> S["t) "]
    C --> U["v) "]
    C --> W["x) "]
    C --> Y["z) "]
  
```

This form was used to determine (or make a case) for a managerial Position (Reinsurance Dept.)

#2



Ceded Reinsurance System Conversion Project – After several years of obtaining “user requirements”, 30 people were selected, at CNA, to work with CNA’s Systems Dept. and **McDonnell Douglas** ((a reinsurance system (implementing) consulting firm)) to install a new ceded reinsurance system. **PES (Premium Entry System)** and **CLPS (Corp. Loss Processing System)** would not be cost feasible to convert. Previous CNA Systems’ Personnel would end up quitting in the middle of the conversion, so CNA Management decided to hire an outside consulting firm. McDonnell Douglas had a reinsurance package, they felt, could be modified to fit CNA’s existing systems.

I was the last to be selected and I was the one who “summarized all ceded reinsurance programs across all departments” at CNA in addition to having been in Management for “8” years in the Reinsurance Area. **Leon Cooke, an African American from New York**, was our “lead person” in the Systems Dept., interfacing with Management and Consultants at McDonnell Douglas. Watching Leon communicate and deal with upper management (Dennis Chookaszian – Corporate Controller, Kevin McHugh – Specialty Ops. Dept. Head, etc.) at CNA as well as with the consulting firm (McDonnell Douglas), I and everyone around him knew he should have been a Vice President or at least Assistant Vice President level.

As a business consultant, working alongside the CNA’s System personnel & McDonnell Douglas Consultants, I was asked to develop the “tests cases” for the team. Ceded Reinsurance Treaty Agreements were going to be the focus.

Reinsurance falls under **two major coverage categories**, **Pro-Rata** (Quota Share & Surplus Share) and **Excess of Loss** (Per Risk, Per Aggregate and Catastrophe). To program the “System” to perform the calculations, only the Pro-Rata & Excess of Loss Coverages would have to be considered for automating.

User Project Team Fall Out - As the initial project team leader, one of the members, Robin Goldberg, pointed out that one of the members, Jeff Hames, was going behind our backs, trying to score points with the management. At our gathering of members, I had to call Jeff out. “Jeff, you know enough to be dangerous. You don’t have my experiences, therefore you don’t understand “the worth of each member.” I proceeded to point out each members’ contribution to the team. All were in agreement with the confrontation. Eventually the “Team” was divided up with me heading up the Facultative Testing (Claims & Premium), Kathleen Jensen heading up the Accounting Testing and the rest of the group doing the Treaty Testing. This lasted for 3 years. After 3 years, the project was proving to be “not be cost effective” and was abandoned. All 30 members were in a “**Holding Pattern**” for 4 months, until we were placed in positions throughout the company, as promised by our Department Head, Bernie Hengesbaugh. I was returned to the Ceded Collection Area, under Jim Lemmon, former Allstate Treaty Underwriter, now at CNA.

“Glass Ceiling Audit” Pursuit - In the meantime, still bitter from what happened to me (demotion) but still pursuing designations that would lead to a career change, some fellow colleagues wanted to address “why we were not being promoted”. I went to EEOC and was informed that the situation I was describing at CNA was a “Glass Ceiling Situation”, where our white counterparts, who started out on our level 10 years ago, are now in upper management positions and we (African Americans) are not. I pursued a request from the U.S Department of Labor, they would be the department that would conduct the audit (see next page).

While still working in the Ceded Collections Area, I met with people outside (EEOC, U.S. Labor Dept. & the Illinois Human Rights’ Dept.). It was here (Illinois Human Rights’ Dept.) where I was hit with reality.

November 13, 1992

Mr. Phillip M. Stepteau
Acting District Director
230 South Dearborn Street
Room 434
Chicago, Illinois 60604

RE: Request for Glass - Ceiling Review

Dear Mr. Stepteau:

I recently wrote the Labor Dept. (April 16th, Russell Wingert) requesting a Glass Ceiling Audit to be performed by the OFCCP. I received a response from you on May 27, 1992 (see attached).

In your response you sent me form #CC-4 to use to file a individual complaint. I distributed the form to several individuals, who have filed complaints.

I'm writing to inform the Labor Department that CNA is in the process (like most companies) of reducing its staff (by 3,500). How this is going to be done is what concerns me. We have been aware for sometime that CNA hired one of EEOC's best litigation officers to work in our Administration Dept. The part that concerns me or us is that this individual informed EEOC to expect numerous lawsuits beginning in the 1st quarter of '93. The way in which these layoffs will be administered, he felt, will give rise to legal action by the employees. This company has always been aware that on an individual level, it would be time-consuming and financially difficult to address these inequities. By knowingly violating the rights or laws protecting the aged (ADIE) etc., CNA believes this is in their best interest to proceed along these lines. We know that the rights of many will be violated. Examples of these violating tactics are evident by the recent submission of the complaint forms submitted by several individuals who are or were working at CNA.

What specific documentation will it take for OFCCP to intervene and conduct a Glass Ceiling Review?

I will be contacting you by phone in the next several weeks.

Sincerely,

Carlton G. Hoyles
Carlton G. Hoyles

cc: Sid Finley
NAACP - Southside Branch
7th & 63rd Avenue
Chicago, Illinois 60637

U.S. Department of Labor

Employment Standards Administration
Office of Federal Contract
Compliance Programs

230 South Dearborn Street
Room 434
Chicago, Illinois 60604

MAY 27 1992

Reply to the Attention of:
PMS:RW:rnr

Mr. Carlton G. Hoyles
1620 Dale Drive
Merrillville, Indiana 46410

Dear Mr. Hoyles:

In response to your letter of April 13, 1992, wherein you voice concerns about CNA Insurance, please be advised that this office is looking into the matter and, given proper jurisdiction, it is entirely possible that CNA may be scheduled for review, in accordance with our scheduling procedures sometime in the future. In the meantime, I am enclosing a complaint form with this letter in the event that you wish to file a formal complaint of discrimination.

Sincerely,

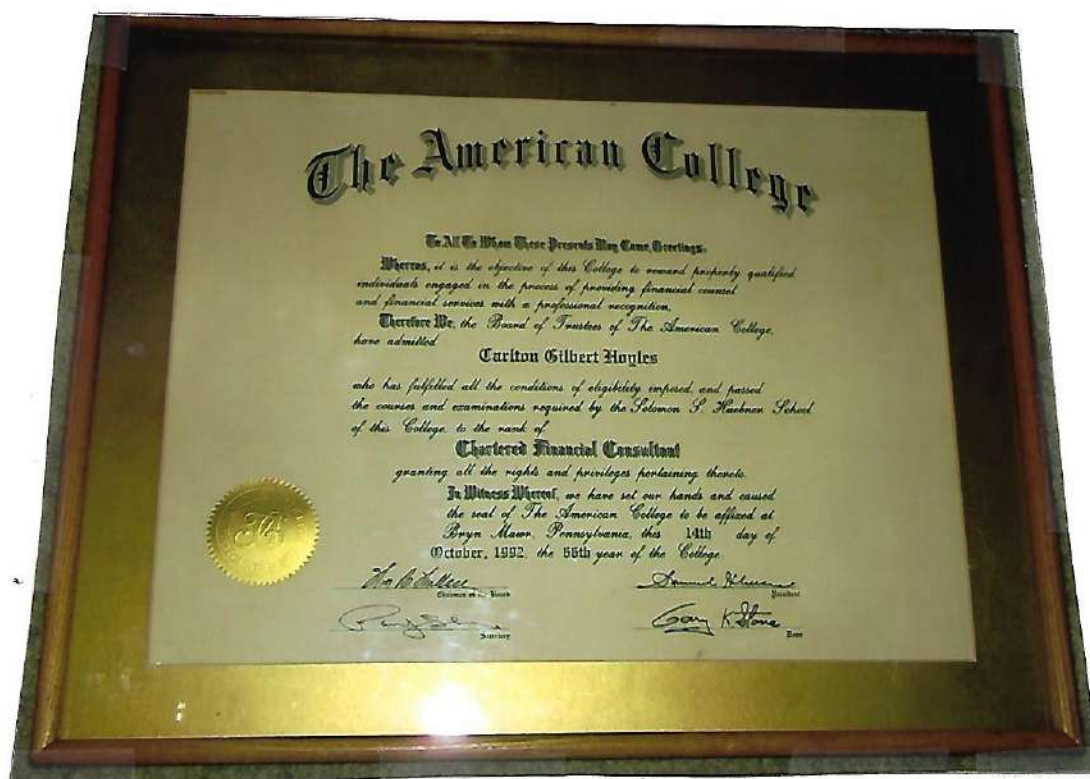
Phillip M. Stepteau
Phillip M. Stepteau
Acting District Director
Chicago District Office

312-353-0806



A representative told me "When the Reagan Administration took over, Clarence Thomas was put in charge of EEOC. He proceeded to make "budget cuts" thereby gutting the department. When we get (example) 10,000 cases, with the personnel we have, maybe 2,000 cases are reviewed for litigation. The focus is "not about equity on the job, it's about getting those terminated employees back to work!" "If you feel you were "wrongfully terminated" and you file a complaint, it takes 2 years before your case is heard. Who can afford to be out of work for 2 years?" The reality is that terminated employees "usually" find another job and the "appetite to continue to litigate" goes away."

Transfer to Cost Management – Having been told by Management (Pete Beresford – Ceded Collections Area) that "you can't get ahead (promoted) by taking these classes" (leading to a designation). I shot that idea down to the person (Tom Leeson) telling me that. I obtained the 1st of 2 designations that September, 1992 (**Chartered Financial Consultant – The American College of Bryn Mawr, Pennsylvania**). Tracey, my wife, had obtained her MBA earlier that May. In preparing to go to the graduation in Orlando, Florida, Pete told me "you have to put the expenses for the trip on your charge card". I called Tom Love, VP in Personnel, and he told me "Pete doesn't know how the Program works, CNA "prepays" everything." Which they did!



When I requested a transfer via Personnel, they needed to review my "CNA Educational History" (see attached). The response from the Personnel Dept. was "You have been busy!" Before transferring to the Cost Management Area, Pete, earlier, indicated that I would not get promoted in the Ceded Collections Area, although I was previously a Ceded Reinsurance Manager. There, I was given the "worst accounts" to collect on but was able to collect "**\$20 million of a \$26 million outstanding receivable balance within 6 months!**"

Upon being accepted into the Cost Management Area, I was being promoted, given an additional salary increase (was previously given an increase in the Ceded Collections Area) and encouraged to continue obtaining designations. Pete pulled me in his office to discuss if "I was going to accept the position" (What a joke!) I told Pete "yes, and you know Pete, they promoted me, gave me a salary increase and wants me to continue obtaining designations" (Cindy, who hired me, had 5 designations). "Also, Pete, Cindy said she wish she could have given me more in terms of a salary increase." Pete, reluctantly congratulated me and shook my hand (I tried to take his hand off). Jim Lemon, Pete's Boss, called Pete in his office and told him "We can't afford to lose good people", as told to me by Jim's secretary.

1992 NATIONAL CONFERENCE

OF THE AMERICAN SOCIETY OF CLU & ChFC
INCLUDING THE NATIONAL CONFIRMATION OF
THE AMERICAN COLLEGE

October 11-14, 1992
Marriott's Orlando
World Center
Orlando, Florida

99237999
CARLTON HOYLES
1620 DALE DR
MERRILLVILLE IN 46410-1338

ESTATE PLANNING

EMPLOYEE BENEFITS &
BUSINESS INSURANCE

FINANCIAL COUNSELING

MULTILINE



More than 3,300 new CLU and ChFC designations were awarded at the 1992 Confirmation Exercises of The American College held October 14 in Orlando, Fla., in conjunction with the American Society's 1992 National Conference.

The CLU designation was conferred upon 2,178 candidates, and the ChFC designation was granted to 1,221 students. Of those figures, 207 earned both designations. Five-hundred and seventy are women.

Ernest E. Cragg, CLU, FLMI, president emeritus of the Life Insurance Marketing and Research Association (LIMRA) delivered the confirmation address.

"Your mission is to continuously place behind the frailty of the individual standing alone, the incomparable strength of persons standing together," he told the new designees. "To ascertain and to understand is, and must be, a part of your creed at all times."

The median age of CLU designees in the class of 1992 is 37, with nearly 92 percent working in the insurance industry, and the remainder in investment counseling, law and banking.

Geographically, 26 percent are from the Midwest, 23 percent from the Northeast, 17 percent from the Mid-Atlantic states, 17 percent from



New CLUs and ChFCs were presented with copies of *The American College's* Precepts, which include: "Continue your studies throughout your working life so as to maintain a high level of professional competence."

the West, and 16 percent from the South.

The median age of new ChFC designation recipients is 38. About 83 percent work in the insurance industry, with most of the others in investment counseling, accounting, law, banking, and related financial services. The ChFC geographic breakdown lists 26 percent from the

Northeast, 22 percent from the Midwest, 19 percent from the South, 18 percent from the Mid-Atlantic states, and 14 percent from the West.

The American College has now granted nearly 73,000 CLU designations since its founding in 1927, and close to 24,000 ChFC designations since that designation was introduced in 1982. SP

John B. Carter, CLU, Posthumously Awarded Huebner Medal

The late John B. Carter, CLU, former president and CEO of the Equitable Life Assurance Society of New York, and former chairman of the Board of Trustees of The American College, was posthumously awarded the Huebner Gold Medal. His widow, Hope, was presented with the award at the opening banquet of the American Society's National Conference.

The medal, which is The American College's highest honor, is named for Dr. Solomon S. Huebner, founder of the College and the CLU movement. It is awarded annually "to honor those

special few who have distinguished themselves over an extended period of time, through their actions and commitment to the institution."

Mr. Carter began his 30-year career in the life insurance industry as an agent for Equitable. He rose to president and CEO in 1982. He died on May 21, 1991.

He earned his CLU in 1967, served on the College's Board of Trustees from 1982-1989, and worked vigorously to support the College's educational mission in the life insurance industry. SP

About Society Page®

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SOCIETY PAGE/DECEMBER 1992

4

ORDER OF PROGRAM

ACADEMIC PROCESSION

Confirmation Officials
Class of 1992

INVOCATION

Edward T. Drue, CLU, ChFC
Independent Agent
Zanesville, Ohio

PRESENTATION OF SPECIAL GUESTS

CONFIRMATION ADDRESS

Ernest E. Cragg, CLU, FLMI
President Emeritus
LIMRA, International

SIXTY-FIFTH ANNUAL CONFIRMATION OF THE AMERICAN COLLEGE

Presentation of Candidates for Masters Degree:
Dr. Gary K. Stone, CLU
Vice President, Academics

Conferral of Degrees
Dr. Samuel H. Weese, CLU, CPCU
President

Introduction of Candidates for Designations
Dr. Gary K. Stone, CLU

Professional Precepts
Dr. Samuel H. Weese, CLU, CPCU

Conferral and Professional Pledge
Burton T. Beam, Jr., CLU, ChFC, CPCU
Associate Professor of Insurance

Professional Pledge

"In all my professional relationships, I pledge myself to the following rule of ethical conduct. I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."



Education for Performance since 1927

270 S. Bryn Mawr Avenue, Bryn Mawr, Pennsylvania 19010-2195

Candidates who will receive
Chartered Financial Consultant Designations
on October 14, 1992



Sunday, October 11

9:00 a.m.-6:00 p.m. Crystal Ballroom
Conference Registration
9:00 a.m.-6:00 p.m. Boston/Atlanta/Anaheim
Chapter Hospitality
Noon-5:00 p.m. Crystal Ballroom G & H
Exhibit Hall Open: Food Concessions
6:00 p.m. Palms Foyer
Cash Bar Reception
7:00 p.m.-9:30 p.m. Palms Ballroom
Opening Banquet
(Doors open at 6:30 p.m.)

Monday, October 12

6:30 a.m.-4:30 p.m. Crystal Ballroom
Conference Registration
6:45 a.m.-8:15 a.m. Crystal Ballroom J
Chapter Leadership Conference/
Election and Annual Meeting
7:30 a.m.-5:00 p.m. Boston/Atlanta/Anaheim
Chapter Hospitality
9:30 a.m.-Noon
General Session
America in the 90s/Snyder
Newsweek Editors/Panel Discussion
Ethics/Josephson
Noon-2:00 p.m. Crystal Ballroom G & H
Exhibit Hall Open
Concession-Style Lunch
2:00 p.m.-4:30 p.m. Educational Tracks
Employee Benefits &
Business Insurance

Estate Planning Sabal
Financial Counseling Genov
Multiline Royal
2:00 p.m.-3:00 p.m. Crystal Ballroom A, B, C
Spouse-Guest Program
Musical Encounter/Panaz
4:30 p.m.-6:30 p.m. Crystal Ballroom G & H
Exhibit Hall
Wine and Cheese Party

Tuesday, October 13

6:30 a.m.-4:30 p.m. Crystal Ballroom
Conference Registration
6:45 a.m.-7:45 a.m. Grand Ballroom B
Sections Breakfast
7:00 a.m.-5:00 p.m. Boston/Atlanta/Anaheim
Chapter Hospitality
8:00 a.m.-Noon
Educational Tracks
See Monday for Room Locations
8:00 a.m.-9:00 a.m. Crystal Ballroom A, B, C
Spouse-Guest Program
Training Killer Whales
See World Travel Valid Today Only
9:30 a.m.-11:00 a.m. Crystal Ballroom G & H
Exhibit Hall Open
Track Coffee Breaks
Noon-2:00 p.m. Crystal Ballroom G & H
Exhibit Hall Open
Concession-Style Lunch
Noon-2:00 p.m. Grand Ballroom B
Golden Key Society Luncheon
(Ticket Required for Attendance)

2:00 p.m.-4:30 p.m. Educational Tracks
See Monday for Room Locations
4:30 p.m.-6:00 p.m. Crystal Ballroom G & H
Exhibit Hall Open
Prize Drawing, Gifts
5:30 p.m.-6:30 p.m. New York/New Orleans
Master's Reception
(By Invitation)

Wednesday, October 14

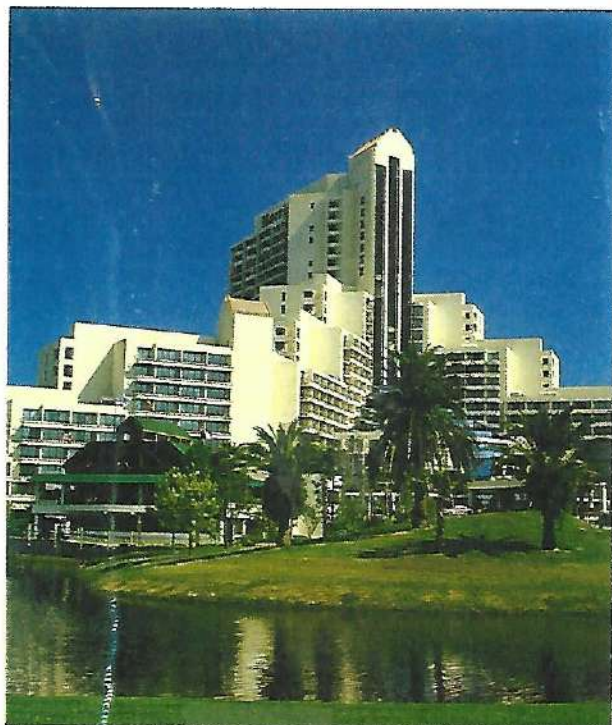
7:00 a.m.-Noon
Conference Registration
7:00 a.m.-6:30 a.m. Grand Ballroom B
New Designee Breakfast
7:30 a.m.-Noon
Chapter Hospitality
8:30 a.m.-Noon
General Session
Knowledge Generates Success/Tugman
Company Survival in the 90s/Panel Discussion
Estate Planning Case Studies/Ford
9:00 a.m.-10:00 a.m. Crystal Ballroom A, B, C
Spouse-Guest Program
Professor Protocol/Quarti
1:00 p.m.-2:00 p.m. Crystal Ballroom G & H
New Designee Assembly
2:00 p.m.-4:00 p.m. Palms Ballroom
National Confirmation
and Graduation
6:00 p.m.-9:00 p.m. Various Locations
Company Sponsored Dinners
9:00 p.m. Palms Ballroom
Conference Finale
Doors open at 8:30 p.m.

- Room 499
Site of 1992 National
Conference of CLU & CIFE's



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ENTER

499



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The Staff



43

Training Administration System

Educational History Report

HA3000 CEDED

CNA Educational History

TRAINING ADMINISTRATION SYSTEM
EDUCATIONAL HISTORY REPORT

COURSE	COURSE NAME	START	END
HOYLES, CARLTON			
BS04500	BYO SPEED READING FOR BUSINESS	04/28/92	05/21/92
FI00600	FINANCIAL ANALYSIS	04/10/92	04/10/92
PD42700	CLU HS 337	01/01/92	07/31/92
BS04300	BYO YOU, YOUR CHILD, & THE SCHOOL	11/12/91	11/14/91
PD41000	CLU HS 315	08/01/91	05/01/92
PD42400	CLU HS 332	08/01/91	08/01/92
PD42100	CLU HS 329	01/01/91	12/31/91
PD42600	CLU HS 336	01/01/91	12/31/91
PD41600	CLU HS 323	08/01/90	12/31/90
PD42700	CLU HS 337	08/01/90	12/31/90
BS04300	BYO YOU, YOUR CHILD, & THE SCHOOL	01/23/90	02/01/90
PD42000	CLU HS 328	01/01/90	07/31/90
PD42200	CLU HS 330	01/01/90	07/31/90
PD41300	CLU HS 320	08/01/88	12/31/88
PD41600	CLU HS 323	08/01/88	12/31/88
PD41400	CLU HS 321	01/01/88	12/31/88
PC03000	PERSONAL COMPUTER: INTRODUCTION	11/06/87	11/06/87
PC01000	DATAEASE: BASIC	10/19/87	10/23/87
PC04000	LOTUS 1-2-3: BASIC	06/11/87	06/12/87
IN90200	INSURANCE ACCOUNTING CONCEPTS AT CNA	05/14/84	05/18/84
MT81700	DEC 1022 USERS WORKSHOP	01/09/84	01/13/84
MDC2200	PEOPLE WORKING TOGETHER	10/12/83	10/14/83
MD01300	MANAGEMENT DEVELOPMENT 3	10/25/82	10/29/82
MD01400	MANAGEMENT DEVELOPMENT 4	05/18/82	05/21/82
MD1020S	NEW INSURANCE SUPERVISOR	03/22/82	07/22/82
MD1030S	EMPLOYEE TRAINING	03/22/82	07/22/82
AS00300	BUSINESS, OTHER	05/19/80	07/10/80
AS00100	ACCOUNTING	10/11/79	12/18/79
AS02100	MANAGEMENT - Management Workshops	08/10/79	08/10/79
BS2040S	WRITING EFFECTIVE BUSINESS LETTERS	07/11/79	11/07/79
AS01000	DATA PROCESSING & SYSTEMS	06/18/79	06/18/79

①
CHFC
Designation

P.C.
Classes

Software
Classes

Mgmt Develop.
Workshops

after 4/28/92

②
Obtained
CLU Designation

- CLU (Completed requirements) - - - - 1993
- CFP - Insurance Planning - - - - 1994
- CFP - Investment Planning - - - - 1994
- CFP - Taxation Planning - - - - 1995
- CFP - Retirement Planning - - - - 1996
- CFP - Estate Planning - - - - 1997

Also obtained
Real Estate
Brokers License
in 1994,
Agents License
in 1992

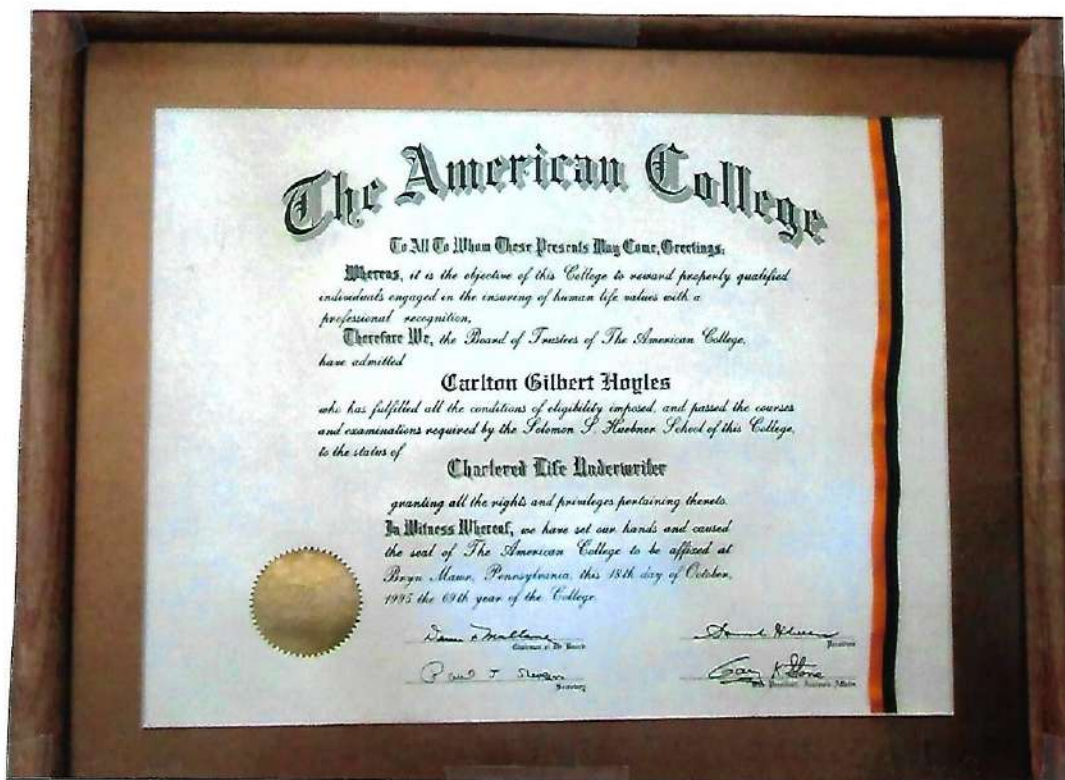
Started CNA - Oct 1, 1977

Laid-off in Aug 1996

Cost Management Department - Being promoted to Grade 36 with a salary increase, I assumed the position of Cost Management Analyst. That position entailed supporting the Claims Dept. by providing reports (computer generated & analysis) detailing "cost savings" to our corporate clients, whom were insured under CNA's Health & Dental Programs.

I still continued to "educate" and eventually obtained the "**Chartered Life Underwriters**" (CLU) designation (1994), my **Indiana Real Estate Agent's (1994) & Brokers (1995) Licenses**. In 1996, I enrolled in the "**Certified Financial Planner Program**". CNA "prepaid" all 5 classes & books (over \$2,000). I was determined to educate myself into a new career, namely, Financial Planning.

Cost Management Re-Organization (1996) - The Department reorganized in 1996 and some employees were retained and others let go. I was let go but it created an opportunity for me to explore Financial Planning. I was given \$40,000 (\$24,000 net) severance pay and the option of taking "**Early Retirement**" ("**Rule of 65**"), which meant I could be on the Group Retirement Health & Dental Programs. I would receive \$663 a month (would cover our mortgage payment) and I paid off some bills and both car notes (Van & Volvo). That put me in position to pursue a career in Financial Planning. I had previously interviewed with American Express, but they would not let me work part time. So now I could seek getting employed by American Express.



Lakeshore Chapter of CLU & ChFC (Fred Ruiz) - While being a member of the Lakeshore Chapter of CLU & ChFC, I was approached by a member (Fred Ruiz) to join his up & coming organization. He and a friend had left a former insurance company (Prudential) with a sizeable clientele and wanted to sell financial services. Fred needed a "5th person" to complete his organization. At that time, I was pursuing employment with American Express and Fred had approached me when I was employed at CNA, to work "part time". "If I can match your current salary in two years, would you come on board." Back then, that seemed reasonable but now I told him I was laid off and could come now. I was also interviewing with American Express, where I wanted to be. Fred interviewed me and told me his son, Mark, had reservations about me because "I had no experience selling." Mark was young and had no formal designations in Financial Planning and I had more experience in corporations as a manager, etc. than he did. Now comes the dilemma, American Express offered me a position, now "What do I tell Fred?" We were members in the same financial society but Fred wanted me to sign a contract. That contract stipulated that "if I didn't generate any clients, I would have to pay his firm \$300 a month". This was

different from what he told me – “I can guarantee you 3 clients a week!” So when I met with Fred and Mark to give him my decision on signing the contract, I used what he told me Mark had said “I won’t be affiliating with your organization because Mark is right, I have no selling experience!” Mark was surprised that Fred told me what he said. So I said I would not take up any more of their time but Fred wanted me to stay for a meeting they were having with a Mutual Fund Wholesaler. Mario, Fred’s younger son passed me the itinerary for the meeting and it listed me as their “new employee and all my designations.” Fred was taken back because he thought I was going to join his organization. I later joined American Express (1996), which proved to be a good initial move (required full licensing) but their delivery system was horrible to say the least. At American Express (Merrillville Office), each planner was required to memorize an eleven page script, which called for little interaction with the potential client. That office later closed because of the high turnover rate. I moved on to John Hancock Financial Services where I knew the Agency Manager’s father (Moses Dilts) from the **Lake Shore Chapter of CLU & ChFC**. Before the interview with Matt Dilts (John Hancock), James Quinn, member of the aforementioned chapter, told me to mention to Matt, who only possessed CLU, “it’s not Moses who wants you to get ChFC but your Momma”. He laughed and asked me “How did you know that?”



Nuclear blasts
China, under criticism, vows one more test
Page A-3

THE MERRILLVILLE TIMES

An edition of The Times-Sunrise, Inc. owned and published



Local
Icon of Mary makes its way through area
Page B-1

18 sections, 152 pages
Sunday, June 9, 1996
Newsstand \$1.75

 Richard Braman Merrillville (219) 738-2526	 John Childress Merrillville (219) 736-7435	 Nancy Clifford Merrillville (219) 738-2320	 Terry Collins Glenwood, IL (708) 245-7599	 Liada Davies Scherverville (219) 865-0061	 Moses Dilts Merrillville (219) 769-4950	 Mary Jo Druzak Merrillville (219) 736-7221	 Dan Donohue Merrillville (219) 769-4171
 John Ector Crown Point (219) 663-5770	 <p>For you and your clients, letter perfect planning.</p> <p>The designation CLU (Chartered Life Underwriter) and ChFC (Chartered Financial Consultant) stand for excellence and achievement in life insurance and financial planning. They require education over 200 hours of study with the American College of Financial Services and a high level of professional achievement. CLU and ChFC are the highest level of professional achievement in the life insurance industry. CLU and ChFC are the highest level of professional achievement in the life insurance industry. CLU and ChFC are the highest level of professional achievement in the life insurance industry.</p> <p>Lake Shore Chapter of CLU & ChFC Serving Northwest Indiana and the Chicagoland Area</p>			 James Duffala Highland (219) 923-7799	 L. Joseph Gregoline Merrillville	 Bill Hamer Merrillville (219) 980-3363	 Carlton Hoyles Merrillville (219) 795-1000
 Richard Genhart St. John (219) 363-6060				PHOTOS UNAVAILABLE			 Kelly Bever CLU, ChFC West Lafayette (317) 463-8204
 Pete Hazifotis Merrillville (219) 736-6202	 James McNabney Dyer (219) 865-3910	 Bill Poe Portage (219) 763-1578	 James Quinn Merrillville (219) 836-0900	 Harold Patterson Valparaiso (219) 464-5707	 Fred Ruiz Merrillville (219) 795-1000	 Dean Sangalis Naples, FL (219) 769-8474	 Bill Slepcevic St. John (800) 589-3784
 Eugene C. Hicks Merrillville (219) 738-2320	 Doug Mough Merrillville (219) 736-4803	 Roger Precourt Valparaiso (219) 462-3884	 George Ross Merrillville (219) 736-7435	 Robert Smith Valparaiso (219) 462-3630	 Bob Vignolo Merrillville (219) 736-7435	 John Wilhelm Merrillville (219) 736-1188	 Iris Flynn CLU St. John (219) 736-6060

John Hancock Financial Services – I spent three years at Hancock (1997-2000) as a financial advisor. I was the only one in the office with multiple designations (*ChFC & CLU*) and the only one with a *Series 7 Security License (NASD)*, the rest had a Series 6. Even when I was at Allstate, back in 1974, I was registered in their Mutual Fund as a Registered Principal – Series 26” (see the chapter titled “Employment”, page 23). See below, the Series 7 was (and still is) a difficult securities license to obtain, it was required at Hancock’s Regional Management Level.

Thursday, January 9, 1997

B3

Business

1-3107

50 stockbrokers charged with faking tests

By Samuel Maull

Associated Press Writer

NEW YORK - As hundreds of hopefuls filed in to take their stockbroker licensing exam, an alert monitor noticed something unusual: the same person was coming in again and again under different names.

That tip led to the indictment of 50 stockbrokers on charges they paid \$2,000 to \$5,000 for two ringers to take the tests for them. The test takers and a middleman in the alleged scheme also face criminal charges.

“Those who cheat their way to their broker’s license prove beyond all doubt that they do not deserve the public’s trust,” Manhattan District Attorney Robert Morgenthau said in announcing the charges Wednesday.

The scandal involves the National Association of Securities Dealers exams covering securities transactions and state regulations given in the New York area from 1993 to 1995.

Mary L. Schapiro, head of the association’s regulation division, said test-takers are now fingerprinted and videotaped to guard against fraud.

The indicted brokers all worked at relatively small securities firms. Schapiro said there’s no evidence the firms knew the indicted brokers had not earned their

licenses legally.

She ordered the firms to turn over all commissions earned as a result of the indicted brokers’ work, Schapiro said, adding the money will be used by the securities dealers group for law enforcement.

Someone who cheats on a licensing exam may be willing to do other dishonest things – such as steal a customer’s money, Schapiro said.

Morgenthau and Schapiro said they knew of no customer complaints about the indicted brokers. “Fortunately, for these people, the market has been going up,” Morgenthau said.

The 53 people named in the indictment were charged variously with forgery and criminal possession of forged instruments,

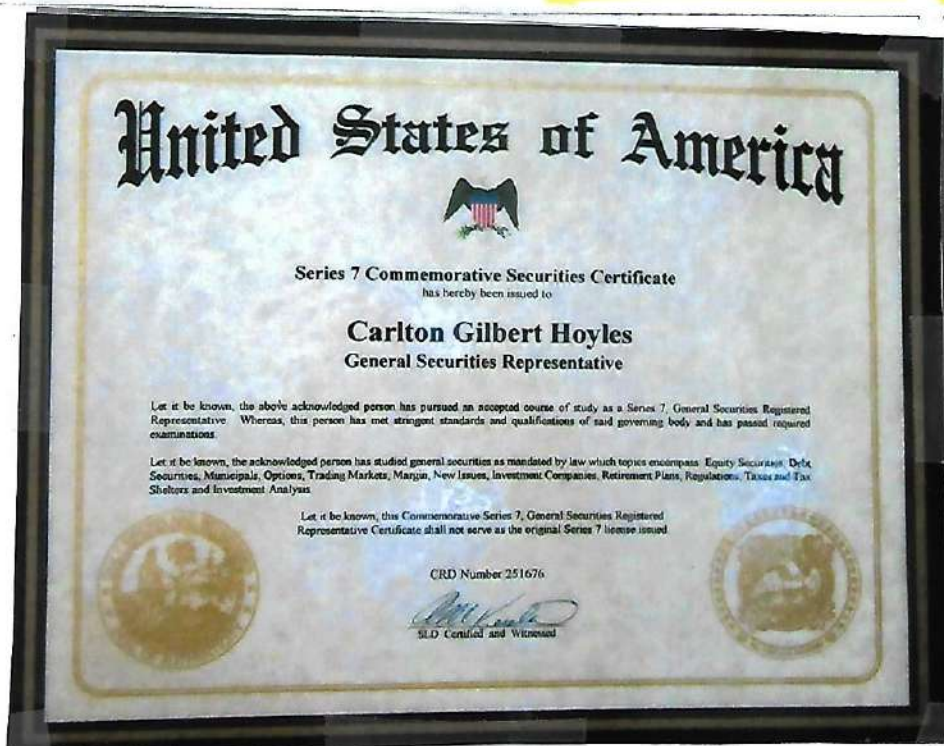
which each carry a maximum penalty of seven years in prison, and falsifying business records and filing a false instrument, with penalties of up to four years in prison.

Twenty-four of the indicted brokers have already been barred from the securities business.

The test-takers – themselves licensed brokers – were identified as Igor Shekhtman, 36, of Los Angeles, and Robert Idzi, 27, of Pleasantville, N.Y.

Last year, about 71 percent of the people who took the Series 7 exam covering securities transactions passed, said Michael Robinson, the association’s spokesman in Washington. The Series 63 exam covering state regulations had a passing rate of about 82 percent, Robinson said.

COURTS



The following national information is provided for comparison purposes.
It is for the period between Jun. 22, 1996 and Dec. 19, 1996.

National Average Score: 75%

National Percentage of Candidates Passing the Exam: 71%

New York Stock Exchange, Inc.

EXAM TITLE: General Securities Representative **PROCTOR® Certification Testing**
 EXAM SERIES: 7 **National Association of Securities Dealers, Inc.**
 10 South LaSalle Street
 Chicago, IL 60603

NAME: CARLTON HOYLES
 ID NUMBER:
 DATE: Tuesday January 07, 1997
 SCORE: No. Correct: 185 Pct. Correct: 74% Pass

SECTION ANALYSIS	CANDIDATE'S SCORE RANGE
1 The Registered Representative and the Customer.....	50 - 60%
2 Brokerage Products.....	76 - 85%
3 Derivative Products.....	61 - 65%
4 Opening, Handling, and Closing of Customer Accounts.....	71 - 75%
5 The Securities Markets and Regulation of the Markets.....	66 - 70%
6 Order Entry, Confirmation and Settlement	76 - 85%
7 Factors Affecting Security Value and Investment Decisions.....	66 - 70%

NASD PROCTOR Certification Testing Centers

North American Securities Administrators Association

EXAM TITLE: Uniform Securities Agent State Law Examination
 EXAM SERIES: 63

NAME: CARLTON HOYLES
 ID NUMBER:
 DATE: Monday December 23, 1996
 SCORE: 84% GRADE: Pass

PROCTOR® Certification Testing
National Association of Securities Dealers, Inc.
 10 South LaSalle Street
 Chicago, IL 60603

SECTION ANALYSIS	SCORE
1 Definition of Terms.....	60%, 6 of 10 correct.
2 Licensing or Reg. Req. for Broker-Dealers Agents and Invest. Advisers.....	85%, 6 of 7 correct.
3 Registration of Securities; Exempt Securities and Exempt Transactions.....	80%, 4 of 5 correct.
4 Fraudulent and Other Prohibited Practices.....	95%, 22 of 23 correct.
5 Reg. Oversight, Criminal Penalties, Civil Liab., Scope of Act.....	80%, 4 of 5 correct.
Totals.....	84%, 42 of 50 correct.

John Hancock Financial Services – At John Hancock is where I obtained “real financial planning experience.” From the ChFC Program (**American College**), there are only two types of plans – “**Single Purpose**” (only one area of planning is dealt with – Protection or Investment Planning) and “**Comprehensive Planning**” (all 5 areas evaluated). Hancock’s Delivery System of Services was far less complicated and more practical than American Express, one reason that office went out of business.

The “**Fact-Finder**” is the most critical document a financial advisor has for collecting client data. The 3 years I was there, I was able to take my family to Boston, where I had to train for a week. It was Kristen’s 1st train ride (Carlton’s 2nd) and so I took them out of school and Tracey took a week’s vacation to go. While I was in training, Tracey and the kids went into Boston (Red Line) and visited the Children’s Museum and other historical sites. While there, Tracey’s nephew, Reynard Harp, came to visit.

My financial planning experience was as follows:

1. Protection Planning:

- Irrevocable Life Insurance Trust – Working with an attorney to set up a trust.
- Variable Life Insurance Program (1st year’s commission was \$4,450)

2. Investment Planning

- Selling various mutual funds and college savings plans. Advising an **Investment Club** on stock analysis and purchases.

3. Tax Planning

- Two cases where clients were referred to a Tax Professional for restructuring their tax collecting methods (one resulting in a \$7,000 savings).

4. Retirement Planning

- Performed various rollovers from retirement plans
- Set up Money Purchase/Profit Sharing Plan for a small business

5. Estate Planning

- Advised Former CNA Manager and his wife to have Father-in-law (Father), who was in a nursing home with failing health, “**not to gift**” property to them, “**but inherit**” the property (home, stock, etc.) from him in order to receive a “**stepped-up basis**” in evaluating “capital gains”. After Father passed, I received a Christmas Basket with a “thank you note” saying his own lawyer wasn’t aware of the “stepped-up basis”. One of a number of cases I was involved in.

Eventually, I achieved “Broker Status” with Hancock, which allowed me more independence. Building a clientele is difficult but I learned that if you can “piggy back” off an owner with an established clientele, it is a very effective way to grow your business. I knew of such a person who provided tax service to over 2,000 clients. I was able to pick up some clients but the John Hancock – Merrillville location was closed and moved 60 miles away (Mishiwaka, Indiana), under new management. Our Agency Manager (Matt Dilts) left to form his own insurance operation and I moved on to H & R Block Tax Services.

H & R Block Tax & Financial Services – H & R Block was launching a new service, “financial planning”. They needed security licensed advisors and invited 50 to 60 H & R Block employees to Kansas City, Missouri for a 3 day meeting. I caught the train and attended. Everyone had to stand and say what office they were from and their credentials. I was the last to stand, ***“I am from Chicago Metro, I have a Series 7 & 63 Securities License, I have a Life, Health & Disability License and I am a Chartered Financial Consultant and Chartered Life Underwriter”***, before sitting down. The moderator had me stand and said, “Eventually, we want everyone in the room to have his credentials”. No one had a Series 7 License, some had Series 6 License, which is a far cry from a Series 7 and most had no financial planning designations or licenses. I was given a salary of \$120 a week and commission. The fallacy of H & R Block’s approach to financial planning was “they used a very limited version of a “Fact Finder” (client data gathering tool). They only wanted to “sell IRA’s”, not deliver any planning services. After a few months, the Regional Director (who was in charge of the financial planning operation, quit and my Regional Manager quit and went back to Fidelity. I clashed with the office manager over her not making me aware of meetings, etc. She ended up retiring and I left and joined Old Republic General Services, Inc., as a reinsurance consultant, was offered, on the spot, \$50,000 a year.

Old Republic General Services, Inc. – The month/year was September, 2001. I had an interview the day before the 911 attack. I was going to go running that day when Tracey & I witnessed a plane flying into one of the Twin Towers in New York City. The rest is known and I received a call from personnel postponing my interview until the next week.

The interesting thing about this job, I had inquired about employment opportunities 10 years prior (1991) and I kept the rejection letter (see letter). Another thing that is noteworthy, I kept Pete Beresford’s planning document from CNA’s Ceded Reinsurance Collections’ Area. I have no idea why I kept both documents.

I interviewed the next week with Joe Rizzo & Fred Savaglio (Manager & Corporate Accounting Head, respectively). They decided, while I was there, to offer me the job at \$50,000 a year. Here, I would be allowed to develop my own work plan for collecting reinsurance recoveries (receivables).

I developed the work plan by the end of October, got Management’s approval to implement, and I was off to the races! Horizon Management handled the Facultative (individual risks) Accounts and Willis Faber Mgmt. handled the Treaty (large books of business) Accounts.

Old Republic had one big problem ***“No Detail Outstanding Receivable Listing per Reinsurer.”*** Fortunately for me, both outside companies did. Before I started, Old Republic was only collecting around \$250,000 a year. By the time I was fired, 5 ½ years later, I was collecting over \$5,000,000 a year, for 5 years!

December, 2001, Fred asked me as I was leaving, “Carlton, we just received \$1.9 million, is this right?” I replied, “Yes, and we should get another \$1.2 million before year end, this will help reduce the Schedule F Penalty.” Companies are penalized for outstanding receivables overseas.



Old Republic *GENERAL SERVICES, INC.*

307 NORTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60601 • 312/346-8100

"My initial job application to Old Republic March, 1991, was hired in September, 2001. For some reason, I kept this letter instead of discarding it."

March 21, 1991

Carlton Gilbert Hoyles
1620 Dale Drive
Merrillville, IN 46410

Dear Carlton:

Thank you very much for your recent inquiry with respect to our current job opportunities.

Although your background and employment history is quite impressive, we have nothing available at this time that matches your qualifications or our present needs.

We will, however, maintain the information you sent us on file should a suitable position become available. At that time we would be happy to contact you for further exploration.

Once again, thank you for considering Old Republic. We wish you every success in your career.

Sincerely,

Charles Strizak
Personnel Director

CSS/sk

Mark Allen's "Exit Letter" (Czar of OR is Chairman Zucaro), a lot of what he says is correct. Heavy turnover, inadequate systems, low pay, etc.

MEMORANDUM

Date: October 1, 2004

To: The Czar of OR

From: #17 Accountant to Leave

(Mark Allen)

RE: Exit Interview

I have accepted a new position with another insurance company. I have enjoyed working at Old Republic over the last three years. I feel that I have made a significant contribution to the accounting staff and become a key employee. However, it appears that Old Republic has done a very poor job of training and compensating their professional accounting staff. Since I have been working at Old Republic 17 accountants have left the company, which is over a three and one half year period. I also get the impression that Old Republic views its employees as liabilities, rather than an asset. I will be replaced by a new college graduate (to save money for the Czar) The person will end up working here for about a year and we will make the monthly trip over to have pizza to celebrate their departure.

It is 2004 people not 1975!! The Czar needs to get his head out of his ass and start doing things like the rest of the insurance world. Come on and smell the roses we used punch cards until 1993 for Christ sake!! Accountants don't start out making \$34,000 a year anymore. The next time the board gets together they should inform the Czar that this just does not fly anymore. However, the average age of board members is 86 so they think it is 1975 as well.

How can you run a company and have it staffed by a bunch of gargoyles. Good people end up leaving and you are left with a bunch of insecure people who end up locking themselves in the basement for the weekend because they ain't got the balls to tell you that you are fucked up with all of your Excel Spreadsheets and Minutia!! The Czar is really going to shit when he finds out he has recoverable's on the books from 1984 and ceded case reserves with exhausted reinstatement coverage in the amount of something in the 7 figures (lets see how long it will take your experienced accounting staff to find it)

Old Republic is the only company in the United States for its size not to hire outside consultants to assist in the Sarbox Compliance. Wake up Czar it not going to fly this time!!! You cannot cheap your way through it like everything else. Maybe it would be a good idea to buy a scanner to scan the claim files on the 3rd floor, so if they get destroyed you have back up! Don't you think that is going to come up in the Audit. Oh I forgot that will cost money to buy a scanner. God forbid you will not buy new elevators for this dumpy building either until some one falls down the shaft.

The Czar drastically fails to realize the need of investing in new technology. The majority of our work is currently prepared on Excel spreadsheets. There is too much manual intervention as to how data is calculated and generated which leaves room for errors or more time spent by supervisors and managers manually footing the spreadsheets. Supervisors and managers should be spending the majority of their time supervising, training, developing employees and analyzing financial information, rather than spending the majority of there time checking the integrity of the financial data with ten key adding machines.

Well I wish you luck, Oh and buy the way everyone is asking when you are going to retire and get the fuck out of here you Techno Phobic Dinosaur.

"Fred's Memo to CFO on my collection efforts"

Memo

To: John Adams
From: Fred Savaglio
Date: 10/07/02
Re: Cash Receipts

Attached is a schedule showing cash receipts that Carlton Hoyles has assisted the brokers in collecting. Without his timely and constant assistance, Old Republic would probably still be out the cash.

FMSnd
Attachment

Cc: J. Handel
J. Pizzo
C. Hoyles

Cash Collected as a Result of My Input Since October 2001
As of September 30, 2002

Month & Year	Company	Cash Collected	Action Necessary to Collect Funds
01-Oct-01	NERCO	\$ 36,001.50	Follow up direct to NERCO on Tyler Pipe claim.
01-Nov-01	Dunconson	98,915.67	Secondary broker follow up on Allegheny & Kruger claims.
01-Dec-01	NERCO/Tokio Re	9,301,316.68	Claim settlement issues resolved on Llyblad Petro. Claims Inc. resulted direct to OR.
01-Jan-02	Triad/NERCO	-	Broker's efforts.
01-Feb-02	Dunconson	23,274.55	Secondary broker (Claims Inc.) follow up on Allegheny Ludlum claims.
01-Mar-02	Tokio Re	140,914.11	Additional claim settlement issues on Llyblad Petroleum.
01-Apr-02	Consolidation/Phoenix	-	Broker's efforts.
01-May-02	Dunconson	5,123.45	Secondary broker follow up on Allegheny Beverage & Allegheny Ludlum claims.
01-Jun-02	None	-	Nothing collected in June
01-Jul-02	Triad	-	Broker's efforts.
01-Aug-02	Am.Ra./Tokio Re	1,485,596.01	Claim settlement issues on J.H. France Refractory claim, addl. payment on Llyblad claim
	TOTAL	\$ 5,806,045.40	

Month & Year	Company	Cash Collected	Action Necessary to Collect Funds
01-Nov-01	Insocon/Loyce	\$ 62,149.62	Insocon wants to commute, but pursue collection on Cas.Q.S. Treaty & Llyblad (Loyce).
01-Dec-01	NERCO/Tokio Re	111,692.99	Follow up to NERCO & Tokio Re directly on Llyblad Petroleum claim.
01-Jan-02	Lloyds	45,336.24	Claim settlement issues - Owens, H.K. Porter & Llyblad claims.
01-Feb-02	NERCO/Tokio Re	180,180.50	Follow up to secondary broker in UK on Owens Coming claim.
01-Mar-02	JLT/Lloyds	43,874.82	Claim settlement issues - Owens & H.K. Porter, Cas.Q.S.
01-Apr-02	CHAWINCO/NERCO/Tokio	220,216.23	Pursued collections through RSI-Solutions, on behalf of Tokio Re, Llyblad claim.
01-May-02	Tokio Re	2,167.56	Pursued collections through RSI-Solutions, on behalf of Tokio Re, Llyblad claim.
01-Jun-02	Insocon	8,255.86	Wants to commute, but pursue collection on Cas.Q.S. Treaty.
01-Jul-02	Insocon	56,181.51	Settlement issues with Wausau on SCA Services claim resolved.
01-Aug-02	Alcatraz/Wausau	100,456.11	
	TOTAL BSIS	\$ 5,925,037.40	

Month & Year	Company	Cash Collected	Action Necessary to Collect Funds
01-Mar-02	Tig Re	\$ 1,251,390.00	Change in staff at Tig Re (Joe Ketter quit, Danielle Clement to Tom Beichner).
01-Apr-02	Tig Re	105,640.00	Needed addl detail, revised billing to include copies of the checks & other claim info.
01-Jul-02	Harmonizer Re	239,779.50	Needed addl detail, revised billing to include copies of the checks & other claim info.
	TOTAL	\$ 2,622,349.50	
	GRAND TOTAL	\$ 7,051,406.90	

"Golf Outing Results"

FINAL RESULTS OLD REPUBLIC GOLF OUTING - 2005

Jamarack Golf Club
Naperville, Illinois

		1ST	2ND	Total	Handicap	Net	Team	Net to 70 year
Stanislaw, Bill	IF	50	54	104	6	98	12	86
Busch, Dave	ORDISCO	41	45	86	2	84	12	72
Bennett, Bob	ORAM	52	57	109	12	97	12	85
Johnson, Terry	QUS	64	62	126	14	112	12	98
Net 2-ball Team				163				
Boone, Charlie	ORAM	45	48	93	8	87	12	75
Milazzo, Len	IDS	40	49	89	6	82	12	70
Mueller, Karl	CHI	44	50	94	6	88	12	76
Cochran, Paul	ACTUAL	51	49	100	6	94	12	82
Net 2-ball Team				153				
Lawless, Brian	AUDITHO	45	39	84	2	82	12	70
Cocot, Rob	AUDITHO	50	70	120	6	114	12	102
Lucas, Mike	ORAM	54	47	101	12	89	12	77
Dickel, Mike	ORAM	57	56	113	12	101	12	89
Net 2-ball Team				180				
Frantz, Barb	ICS	54	52	106	10	97	12	85
Hoyles, Carlton	RSK MGT	46	47	93	8	85	12	73
Tullino, Sam	RSK MGT	54	48	102	4	98	12	87
Moore, Nick	RSK MGT	48	44	92	12	80	12	68
Net 2-ball Team				154				
Koorns, Jim	ICS	55	53	108	6	102	12	90
Jasso, Frank	IDS	63	64	127	32	95	12	83
Mathews, Neil	IDS	62	47	109	20	79	12	67
Gorney, Jon	ICS	49	51	100	16	84	12	72
Net 2-ball Team				145				
Schless, Meredith	ICS	67	78	145	26	119	12	107
Szczepkowski, Phil	IDS	61	60	121	20	97	12	85
Giles, Bill	IDS	66	64	130	26	104	12	92
Brauer, Carl	IDS	40	44	84	20	64	12	52
Net 2-ball Team				147				
Mogowan, Kevin	BUILDING	46	40	86	0	84	12	72
Mogowan, Gail	ORLICO SVS	59	62	121	22	109	12	97
Brown, Tom	ORLICO SVS	46	48	94	6	88	12	76
Handel, Joanne	ACCOUNTING	54	74	128	22	106	12	94
Net 2-ball Team				170				
Savaglio, Fred	ACCOUNTING	42	41	83	6	77	12	65
Rizzo, Joe	ACCOUNTING	52	53	105	12	93	12	81
Kolenda, Jim	IRS CLAIMS	66	66	132	12	120	12	108
Frey, Chuck	ACCOUNTING	40	51	91	8	83	12	71
Net 2-ball Team				157				

Low Gross - Men	Fred Savaglio	83
Low Net - Men	Carl Brauer	84
Low Gross - Women	Barb Frantz	93
Low Net - Women	Bert Frantz	86

Net 2 Ball Team	Koorns, Jim	145
	Jasso, Frank	
	Mathews, Neil	
	Gorney, Jon	

Birdies	Gorney, Jon	2 on #6
	Szczepkowski, Phil	2 on #6
Guest Speaker	Al Zucaro	

Thanks to Karl & Joanne Mueller for the Barbecue

Thanks to Our Sponsors:
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Old Republic Title Insurance Group
Insured Credit Services
Chicago Underwriting Group (CUG)
Old Republic Risk Management (Chicago & Milwaukee Branches)

Did for 6th just score (93)
out of 32 players

"The Beginning of the End"

Page 1 of 2

Hoyles, Carlton

From: Hoyles, Carlton
Sent: Thursday, December 07, 2006 10:56 AM
To: Friedman, Corinne
Cc: 'Gjones@oldrepublic.com', Jasper, Pat; Savaglio, Fred
Subject: FW: Combustion Engineering billing, Llyblad, Pfizer and Owens Coming

Spencer,

Philadelphia Re. has offered to pay \$400,000.00 (ceded loss billed to them) and 50% of the DJ expenses (\$27,350.00) on Combustion Engineering. I recommend taking the offer of payment of \$27,350 on the DJ expenses (not worth the expense of arbitrating).

Philadelphia Re. has made "good faith efforts" in paying down their outstanding balance (its balance being \$1.5 as of August 2005, prior to that it was \$3.5 million). In April 2005 Philadelphia Re. settled the Minnesota Mining Claims (\$1.8 million) and in May 2006, they paid \$258,294.00 in settlement of the Property Treaty Balances. In light of these facts and to move forward in addressing their inquiries, Philadelphia Re. wants to exercise its right to "access to records" on the Pfizer, Llyblad and Owens Coming Claim files (see below). I am in agreement with them. If disputes arise as a result of their claim audit, Old Republic has the right to exercise its right to arbitrate. I feel Old Republic needs to make a "good faith effort" in honoring their request. Please advise

Carlton

-----Original Message-----

From: Terstappen, Kurt [mailto:kurt.terstappen@cambridge-na.com]
Sent: Tuesday, December 05, 2006 2:21 PM
To: Hoyles, Carlton
Cc: Jasper, Pat; wjhand@msn.com; Berns, Sharon; angela.gulley@willis.com
Subject: Combustion Engineering billing

Carlton,

We received a response from Horizon through Willis to our August 23, 2006 document request on November 22, 2006. While our request was only partially fulfilled, we feel we now have adequate information and documentation to pay the loss portion of the billing. We will issue \$400,000 shortly. Our payment is made without prejudice. Please note that Old Republic's settlement involved a policy release or "buyback". All claims, past present and future, known or unknown, asbestos products or otherwise, were settled. Old Republic, however, ceded the settlement amount as a single loss (asbestos products) under the treaty without making an allocation for the "buyback" or release portion of the settlement. In the spirit of compromise and with an intent to resolve all balances and eventually reach a global commutation, we issue payment for the loss portion of the billing without prejudice as billed.

Please note that Willis and Horizon are still reporting ceded reserves totaling \$637,374 (to 2nd Casualty Excess) on Combustion Engineering. In light of the settlement, should the loss reserve be reduced to \$0 (zero)? Please advise.

Philadelphia Re. is not issuing payment for the declaratory expense portion of the billing. We have stated Philadelphia Re's position many times and understand that Old Republic disagrees. Philadelphia Re offers \$27,350 (50% of \$54,701) to settle the remainder (DJ's) of the claim. Please advise.

Lastly, we still await information on Llyblad and Pfizer, a response to our Owens Coming offer and a time to complete the claim review first requested in March of 2005. Please note that Richard Burkett of Horizon graciously invited me to his offices to conduct a review and suggested that I contact Fred Savaglio to make

Fred thanked me. As I began to develop better relationships with the outside companies, collections became easier. At one point, Old Republic's Lawyer, from the New York Office, George Jones, came into the office to meet me. He said "How are you able to collect so much money?" I replied "I drill down, I provide specific detail about what I am trying to collect and ask if they need any additional information, claim payments & information. If you just send a summary statement, "You owe us \$50,000", with no detail, "you won't get paid!" He chuckled and replied, "Yes, when I am billed, with no detail, I throw the bill in the trash."

After 2 years, my reports were going to the Chairman (Zucaro), who, on occasion, would single me out of a crowd to go up on the elevator with him alone. This got the management (Fred) on my floor nervous. One incident was when Fred, the Chairman and I were going down the elevator. Fred got off on one floor, while the Chairman and I continued on down. The next day, Fred had Joe to find out what the Chairman and I discussed. Then Fred walked over to ask me the same. Joe indicated that they (Fred, JoAnn and he) do a lot for the Chairman. I didn't know if he meant "manipulating numbers or what". The Chairman was always trying to get a higher "Best's Rating" for the company.

I continued collecting receivables (ceded recoveries) and averaged collecting over \$5 million a year, while only getting small yearly salary increases of \$1,500.

"Paranoia" with Fred got worse so I requested a meeting before things "got out of hand". Meeting with JoAnn & Joe and Mark and I, Mark complained about what treatment I was receiving because of Fred's insecurity (Fred going home on Friday and locking himself in his basement until Sunday). JoAnn told Mark before the meeting to "not side with me." So I directed my question to JoAnn & Joe "How much money were you (Old Republic) collecting "before I got here?" No response. I replied "Collections totaled about \$200,000 to \$300,000 a year (I checked the General Ledger Account prior to the meeting), I have averaged over \$5 million a year, for the last 4 years!" At this point, Mark starting cussing, lashing into Fred and JoAnn. JoAnn used Mark's cussing to end the meeting. Later, Mark was being threaten so the next day I went to Personnel (Charley Strizak) to quit. Strizak wanted me to think it over (the weekend) and he will call me on Monday. Monday he called and he arranged a meeting with the CFO, John Adams. John was a good man and said the company didn't want me to quit – "Carlton, do you want to stay, you are bringing in a lot of money!" I replied that there is opportunity (career growth) here and I wanted to stay but they (Fred & JoAnn) were retaliating against Mark. John said he would talk to Fred & JoAnn but the company was considering hiring another person to take over the Ceded Reinsurance Premium side (I handled the Ceded Reinsurance Loss side, receivables). This person, Pat Jasper, was being considered, had 15 years of experience (to my 25 years). John asked me "What do you think?" I replied "Well, he has the experience."

John talked to Fred and JoAnn and I was moved to another floor and was given an office.

The two companies (brokers) that I worked with went through some organizational changes and was not going to be able to supply me with receivable listings. Old Republic, as stated previously, didn't have receivable listings detailed at a reinsurer level. I was sunk, so I had to "wing it the next 1 ½ years."

Prior to this person joining Old Republic, I had been in communication with Len Milazzo about having a "Golf Outing", which one such outing was put together. The golf course chosen was "The Tamarack Golf Course in Naperville, Illinois. ***Out of 32 participants, I was tied for the 6th best score over 18 holes (93)***, one of the guys in our group was totally frustrated. Later, we all met over the "new" CFO's home (Karl Mueller) for drinks & lunch. John Adams, former CFO, had been assigned a new position of Chief Financial Advisor, whatever that means. The new CFO (Karl) and his wife just lost a son recently before coming to Old Republic. Prior to him coming, I had contacted Kara Johnson, whom I had worked with at CNA, she was now working for Price Waterhouse, where the Controller worked. He was not a CPA.

The person, Pat Jasper, that I had to report to, would take ***"two weeks off at a time without letting his manager know, he didn't even call in."*** When he would return, his manager would talk to him about notifying him of what he was doing. But, he kept doing this to the point one broker, Guy Carpenter & Co., called for him and wanted his home number to finalize a negotiation. I eventually told the New York attorney, George Jones, what this person was doing.

Later, this person (Pat) tried to intervene on one of my accounts (Philadelphia Reinsurance). Philadelphia Re. wanted to do a commutation (be relieved of their obligation to pay Old Republic). This is a common practice in the Reinsurance industry. He met with their representatives and I was not invited. Since he (Pat) didn't follow up after two months of meeting with them to resolve this issue, they contacted me to resolve it. I talked to our New York Attorney, George, explained the situation to him, and indicated that ***my involvement could be fatal***. I went ahead and intervened and got the process moving. At issue was, Philadelphia Re. wanted to review the "claim data", which they had a right to do, according to the treaty wording ("Access to Records" clause). I discussed this with our Secretary & General Counsel, Spencer Leroy, and George, the New York Attorney. I got resistance from Pat, but not on the issue of "Access to Records" clause. The New York Attorney intervened on my behalf but things were getting "toxic". ***So, I was eventually fired***. The New York Attorney was livid, "Does Spencer Leroy know about this (firing)?"

This was a good thing because I got severance pay (\$5,000) and I qualified for early retirement. Old Republic reorganized, John Adams (CFO) was reassigned and the Head of Internal Audit, Brian Lawless, was replaced, etc. For me, I no longer would have had a source document (receivable listing) to work with. It was time to move on, this would allow me to spend more time with the Merrillville School System, becoming a coach with the girl's tennis team and becoming a career counselor in the freshman wing.

Summary

Many of the different positions I had, actually had overlapping “knowledges” (& experiences)-

Even a recent construction maintenance job I had, learning the protocol in the industry –

““General Contractors have “Superintendents overseeing the “Subcontractors” on the construction sites,”” proved useful when working as a Field Deputy for the Assessor’s Office. As a data collector in the Assessor’s Office, we are required to go to construction sites, I immediately ask for the superintendent – I would never have a problem getting the information I needed. Every job is important to the learning process of career development.

“Education, formal and on-the-job (experiences), is paramount, if you want to succeed” . -

Being frustrated with my positions at CNA, I was able to “educate” myself into a new career.

Example, from a reinsurance background into a financial planning career (obtained financial & tax planning education). ***Even as a part timer***, I have taken courses and obtained the title of

Level II Assessor. If available, use tuition reimbursement, for it is the equivalent of ***“Financial***

Leverage”, using someone else’s money to achieve your goal. Example – Landlord borrows

money to purchase rental property which, in turn, he repays the borrowed money with revenue from the rental properties. Note, the example used here is an example of “Financial Leverage” but in rental property, it is more complex (timing, cashflow, etc.).

One thing became obvious over my career, which was told to me by my Systems

Management Professor at UC, “You need a mentor, in the organization, to move up to the upper positions.” This is true in any organization.

“Jobs are temporary but careers are forever” – Always focus on the “next position (step) and approach any position as a “stepping stone” to the next position. Going from “maintenance person” at Powers & Sons to Level II Assessor at Ross Township was more of a survival move but is one of many, many jobs I had.

“Nothing to Something” – The thought of taking something that is perceived as nothing (worthless) and making it into something, is what I witnessed my Dad doing. A man told him “If you can drag this damaged rototiller away, it’s yours.” Dad took the damaged rototiller away, replaced the damaged parts and was able to plow a ½ acre garden ***“THE NEXT 15 YEARS”***.

Sometimes you have to take the same approach (attitude) in developing a situation (or job) into something greater. For Dad, it was the rototiller and our home (remodeled), for me, it was the work plan I developed at Old Republic. As a Race, we came from slavery to be able to generate billions of dollars in this Economy, the approach of ***“making something from nothing”*** seems to have been diminished or lost.

“You will get fired at least once in your career” – A book, ***“Chicago Based Jobs”***, highlights this in their book.

"Marriage"

Altar of 1st AME Church
September, 1984

Dr. Hedrick graduated from
Meharry Medical School and
operated the "First Sickle Cell"

Outpatient Clinic at the Gary
Board of Health through the NW Indiana Sickle Cell Foundation. Mrs. Ruth Hedrick obtained her Nursing
Degree from Homer G. Phillips Hospital (1st teaching hospital, west of the Mississippi serving African
Americans.)



Your thoughtfulness
and good wishes
will always be
remembered

Tracey and Carlton Hoyles



Seated (Left to Right)

Rhonda, Mrs. & Dr. Hedrick, Iris, Sandy

Standing (Left to Right)

Winthrop, Judy, Me, Tracey, Jacolyn, Jimmy

"Family"

"Raising Kids - Awesome Responsibility, Greatest Human Experience" – "First Three Years of Life", a book written by Dr. Burton White and authenticated by over 100 Doctors. This book was given to me by a friend who said "I wish I had read this book before my wife & I had kids. It was not a book about "how to raise kids" but about their **"DEVELOPMENTAL STAGES"** for the 1st 3 years of their life (exploratory stage, "terrible two's, etc.).

For me, ***the greatest experience in my life was raising kids***. I could "be a kid again", I could give as many "huggles & kisses" as I want, without resistance (until they got older). But now that you have brought this child into the World, you and only you must prepare them for what's ahead, **LIFE!** Awesome responsibility, if taken seriously.

Most people look at having kids as **"a fulfillment of THEIR LIFE'S EXPECTATION"- A HOUSE, TWO KIDS AND A DOG!** But it's more than that. You must nurture them, expose them, **SET LIMITS** and **most of all "Love them in an Unselfish Way,"** placing their needs above your own. **"Awesome Responsibility"** that most "so-called parents" don't take seriously!! Must remember, "kids didn't ask to come into this World."

Dr. Burton White's book talks about taking care of the child's needs (food, clothing & shelter) like in Maslow's Hierarchy of Needs. If you do that the 1st 8 months and there aren't any birth defects, things go pretty normal.

When the kids got sick, I was sick, because I needed to do "whatever it takes to make them well". It would be difficult for me to go on living if I was negligent in helping them to heal. **"A parent is only as happy as its' saddest child"**. I heard this and this was me.

Even changing diapers, I would use "Vaseline" after cleaning them and before putting on the diapers, to avoid diaper rash. I got up at night if they needed feeding so Tracey could sleep, after all, she delivered both of them. These are some of the ways a father can **bond** with his kids.

I never liked getting things **"2nd hand"**, so I was always involved in their health & dental wellbeing (doctor visits, braces for their teeth, etc.) and education (church & school). Other developmental matters would later present themselves, such as coaching them in track & tennis.

"Medical/Dental" – You need a good doctor and dentist, I learned this growing up (Todd & Halbauer). So, I use to "floss" their "baby teeth" and started them seeing a dentist early (Dr. Witek). I did not want them to "fear going to the dentist", it should be routine. They both got braces and today, they know and should be practicing **"good oral hygiene"**.

"Modelling/Bonding" - I heard on a PBS station that not only boys model after their dads but girls develop "how they will relate to males via their dads, thus **"Modelling"**. The teasing and interaction between the father and her brothers help to formulate how she will relate. The father and the brother(s) are her 1st contact with males. Fathers play a major role.

"Limits/Limits/Limits" - Can't be emphasized enough, if the child is to assimilate into Society, they must be taught the **"Do's & Don'ts"**. This makes it easier for them to adjust on their own.

RISING STAR: CARLTON H. HOYLES

M'VILLE FRESHMAN ENJOYS DRAWING, SPORTS

Accomplishments: Carlton H. Hoyles is a freshman honor student at Merrillville High School. He plays flute in band, a class that meets daily, and was a member of the marching ensemble that performs for football and basketball games. Hoyles is preparing for the track season and hopes to compete in high jump, long jump, hurdles and possibly the 400-meter relay. He was undefeated in middle school track competition and holds three records at Pierce Middle School.

Additionally, Hoyles and his eighth-grade classmates finished second in last year's state We the People competition. The 40 students earned the honor to compete by winning classroom elimination contests among more than 100 students who use the We the People - The Citizen and the Constitution text. Hoyles who has a love for drawing, especially cartoons, was involved with the high school art club. The group met twice a week.

Personal heroes: "My parents. They've always supported me in every single thing I've done."

Favorite book/author: "I like 'Lord of the Rings,' also drawing and Disney cartooning books."

What I do for fun: "I work on improving my sketches, do flips on the trampoline and try to learn something different on the computer. I play the piano and am trying to learn the clarinet."

People might be surprised to know: "I have a dream of working for Disney doing sketches for cartoons."

Biography

- Born April 28, 1987.
- Son of Carlton and Tracey Hoyles of Merrillville.
- Brother to Kristen.
- Grandson of Ruth Hedrick of Gary.
- Enjoys drawing and his trampoline.

MERRILLVILLE

WEDNESDAY FEBRUARY 19, 2003

An edition of The Times serving Merrillville and Ross Township



NORTHWEST INDIANA'S NEWSPAPER

www.nwtimes.com

Carlton completed

"9" Goal Sheets

His passion = DRAWING (cartooning)

Carlton H. (Senior) 2005/06

BALANCE LIFE GOALS

Central your own destiny or someone else will!
- Jack Welch - CEO of General Electric

Do the college and graduate

SPIRITUAL
- Support FAME choir
- participate in spiritual contests
- Get 1st place - 1st place for choir

EDUCATIONAL
- Obtain a 3.0 or better
- Finish my GPA of 2.6919

FINANCIAL
- Reading required books
- Finished for Education

PHYSICAL
- High jump 6'8" (6'8")
- Hurdle runner (14.40) sec
- Run 14.99 sec for mile

VOCATIONAL
- Continue to improve my academics
- Continue the story of my cartoon characters

Get put in line - Oratorical Contest
- Make "All State" in Speech (Hurdle)
- Graduated from High School (MHS)
- Started Jackson State University, majoring in Fine Arts

Kristen (Senior MHS) 2005/06

BALANCE LIFE GOALS

SPIRITUAL
- Participate in cover and chorals plays
- Participate in oratorical contest and win

EDUCATIONAL
- Earn all A's
- Increase GPA to at least 3.5
- Earn an 'A' on term paper

PHYSICAL
- Play a strong team in volleyball
- Play 1st singles in tennis
- Run at least 8 times a week

FINANCIAL
- Earned at Jackson Lake Farm
- Play for weddings and organizations

VOCATIONAL
- Play keyboard for ISSMA on violin
- Quality for state contest
- Compose a melody for church
- Compose a piece for a quartet

Get Scholarship to IU \$20,000 over 4 yrs.

Kristen Completed

"10" Goal Sheets

Her passion = Playing the VIOLIN.



Biography

- Born May 4, 1990.
- Daughter of Carlton and Tracey Hoyles of Merrillville.
- Sister to Carlton.
- Granddaughter of Ruth Hedrick of Gary.
- Plays violin, volleyball and tennis.
- Member of First A.M.E. Church of Gary.

RISING STAR: KRISTEN J. HOYLES

VIOLINIST JOINS YOUTH ORCHESTRA

Accomplishments: Kristen Hoyles was recently offered a position in the violin section of the Northwest Indiana Symphony Youth Orchestra. Seating auditions will be held later this month at the Center for the Visual and Performing Arts in Munster. Hoyles joined other talented musicians this summer at the Great Lakes Music Camp held at Valparaiso University. An incoming freshman at Merrillville High School, she played first chair, first section violin in the Pierce Middle School orchestra. The ensemble received a Superior rating at both regional and state ISSMA contests; Hoyles received Superior ratings for her solo and quartet performances as well. An honor student, she served as recording secretary for the Student Council and participated in athletics. She played volleyball along with tennis - on a doubles team that compiled a record of 27 wins, five losses and won the Merrillville Junior High Tennis Tournament for the second consecutive year. Hoyles joined her class in the We the People competition, placing third. She received an orchestra award and President's Award for Excellence in Education at the eighth-grade awards ceremony.

Personal heroes: "My parents, cousin Quintin Hedrick and my friends. They set a very good example for me."

Favorite book: "City of Masks" "I like it because it's a fantasy. The main character is transported into a different world and experiences different things he couldn't experience in his own world because of cancer."

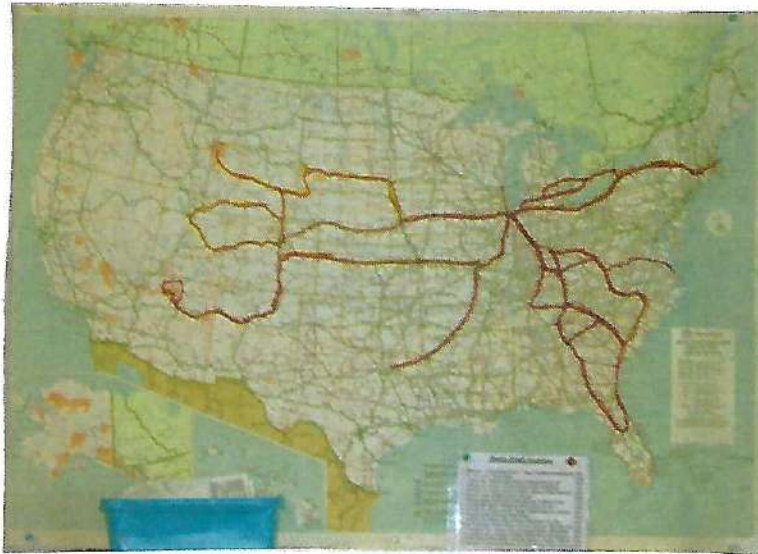
What I do for fun: "I love to read and play my violin, go to the mall, movies and football games with my friends."

People might be surprised to know: "I want to major in political science and attend a division one university with a good music department. When I graduate, I want to become a professional violinist for a famous orchestra."

"Vacations" (Travel)

Family Vacations – Dad always said *"if you get a chance to take a vacation, do it."* When I am at home, there are always "things to do." Dad would say "you need to get away." If you wait to retire to travel, you might not be around or may have health issues. Some vacations we went on required "a lot of walking", something I would have difficulty doing now at 73! Good exposure for the kids.

Extended Family – **Great America Theme Park, Mason, Ohio** - For 7 years, in addition to our family vacations, we took family members to **"GE Day at Great America Theme Park"** in Mason, Ohio. I would purchase 15 tickets from my brother, who worked at General Electric – Evendale Plant, and we would travel with family members to Cincinnati, Ohio to attend. And those **Skyline Chili Dogs!**



Hoyles Family Vacations

1. Bahamas – Cable Beach Hotel – 7 days / 6 nights (Honeymoon) 1984
2. Denver, Colo. (Train Ride) 1988
3. Atlanta, Ga. / Hilton Head (Tennis & Beach Resort), SC 1989
4. Orlando, Fl., Disney World (3 Parks) ChFC Graduation 1992
5. Orlando, Fl., Disney World (3 Parks) ,Atlanta, Hilton Head (3) 1994
6. Denver, Colo., Grand Canyon, Arizona 1996
7. Boston, Mass. (Train Ride) John Hancock Training Center 1998
8. Florida (Phil Harp's Wedding), Hilton Head, SC (3) 1998
9. Orlando, Fl., Disney World, Atlanta, Hilton Head, N. Carolina 1999
10. Niagara Falls (Canadian Side) 4 Days 2000
11. Atlanta, Ga., Hilton Head (6 days), Mammoth Cave, Ky. 2000
12. Mt. Rushmore, South Dakota, Colorado Springs, Salt Lake City 2001
13. Lexington, Ky., Atlanta, Ga., Universal Studios, Hilton Head 2002
14. Lexington, Ky., Atlanta's 6 Flags, Hilton Head, Savannah, Ga. 2003
15. Yellowstone (Train Ride), Colorado Springs / Casper / Denver 2004
16. Orlando, Fl., Universal Studios & MGM Studios, Hilton Head (8) 2005

School Involvement & Counselling

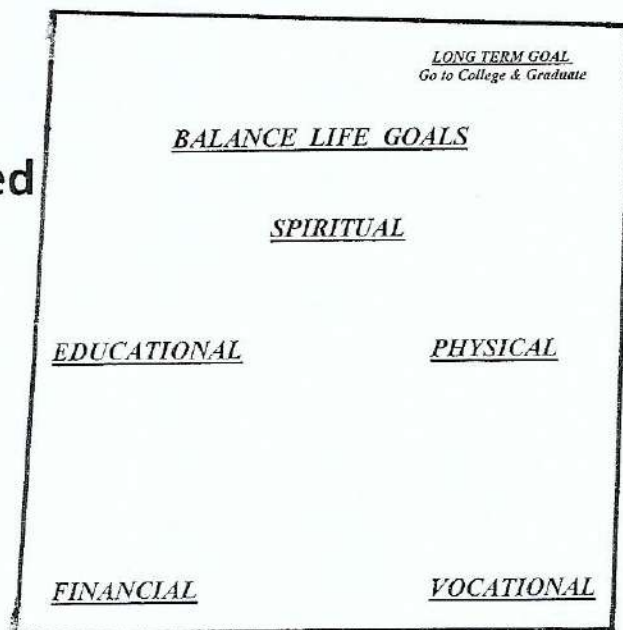
"School Involvement" – Based on my educational experience, dating back to Sunday School, I realize how important education is. Not just the "accumulation of facts (knowledge) but having the wisdom to apply those facts. Knowing my struggles (lack of preparation & placement), I wanted to give my kids (& wife) the support necessary to succeed educationally. With my kids (Carlton & Kristen), it meant "being on the right progression tract" and being **"INVOLVED"**.

A former Assistant Superintendent of Valparaiso Schools, George Vrabel, said *"What is evident today in the school system is the parents' low expectation for their children and lack of support, with the school left with problems the parents should be addressing at home."* For me, the "responsibility for educating my kids is up to my wife and me". Many of the things outlined in a report card I submitted at a meeting entitled *"The Parent's Report Card"*, are not being done by parents today. Studying successful school systems, the more parental involvement, the more successful that school system was. Expectations (based on one's ability) and Goal – Setting, seemed to be key ingredients for educational success.

"Goal-Setting" – At an early age, elementary school, I had Carlton & Kristen fill out Goal Sheets, every school year, in 5 different areas – *"Spiritual, Education, Physical, Financial & Vocational"*. Why these areas? *Spiritual* = Moral Education, *Education* = literacy & better values, *Physical* = Healthy Body = Healthy Mind, *Financial* = we live in a capitalistic society (survival) & lastly *Vocational (Passion)* = Life is boring without a passion.

Learning (Education) is a "Process – something on going, never to cease until one is no longer here".

Carlton completed
"9" Goal Sheets



Kristen Completed
"10" Goal Sheets

January 1, 2002

To: Tony Lux
Mike Berta
Linda Jonitas

From: Carlton Hoyles

Re: "Increasing Parental Involvement at Pierce Middle School" - 3 Year Goal

Met with PTO President Paula Winberg to discuss the captioned. This goal seems to be the third piece of the "Bairbridge System", first being empowering teachers, second being empowering students and third being empowering parents to assume more responsibility in the education of their children (see attached).

I contacted the Chicago Public School Corp. to obtain their version of the "Parent Report Card" (see attached - nicely titled "Checklist for Success in Education - Nurturing the Home-School Connection" brochure). If you have a goal of this nature (or any goal) it must be realistic, obtainable and measurable. This brochure could be modified to fit our situation. This could be utilized throughout the school corporation.

Your thoughts.

*No response
Later brought up
in meeting (40 people)*

**Chicago
Public
Schools**

**Armando M. Almazareez
Deputy Chief Education Officer
125 S. Clark St. Chicago, IL 60603**

Early Childhood Education, 9th Floor
Fax: 773-553-1973
Phone: 773-553-1933

Language and Cultural Education, 11th Floor
Fax: 773-553-1931
Phone: 773-553-1930

Curriculum & Instruction
Fax: 773-553-0101
Phone: 773-553-6160

Ron Whitmore - 773-553-2010

Fax

773-553-1976

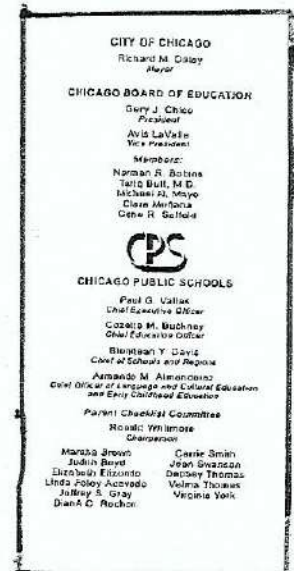
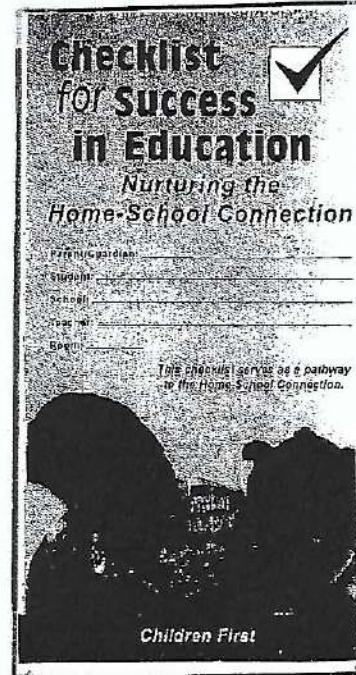
To: *CARLTON HOYLES* From: *Shelia*
Fax: *312 762 4700* Pages: *3*
Phone: Date: *12/26/2001*
Re: *Parent Report Card* CC:

**Pierce Advisory - "Increasing Parental Involvement - 3 Year Goal"
Outline**

1. The 3 year goal of "Increasing Parental Involvement" at Pierce Middle School was to "have all parents become involved parents".
2. First we have to define "what is an involved parent". Example, if you have 10 school activities, if a parent participates in 5 of the 10 activities, would this constitute an involved parent?
3. A modified version of the attached brochure could be used to help implement and monitor (the numbers) this goal.
4. How aggressively do we want to pursue this goal? Aggressively would be to form a "disseminating committee or team" to contact and meet with all 1,000 households in the Pierce School System. Phone for a 15 minute appointment first. When meeting with the parent/guardian, a script, as follows, could be used:
"I'm a Pierce Parent on a committee to increase parental involvement as a goal. Studies have shown that successful school corporations have a high parental involvement. In order to accomplish this, a brochure will be utilized to monitor this process. (Go over the Brochure) Do you have any questions?"

Parent Report Card

1. Parent Involvement
2. Attendance
3. Punctuality
4. Parent/School Communication
5. Student Health/Safety



Obtained from Chicago Public Schools

Parent Involvement		Attendance		Punctuality		Parent/School Communication		Student Health/Safety																																																																	
<p>Parent involvement is crucial to the academic success and social and emotional well-being of each child. The parent's presence and positive support of school policies, rules and activities signal to the child that school is important and that school personnel are valued. The parent's involvement signals to teachers and administrators that he/she is playing an active role in the child's development and that the parent intends for the child to be successful.</p>		<p>Excellent attendance is crucial for student success. Children should only be absent for the following reasons: illness, death of an immediate family member, observance of a religious holiday, or extreme family emergency.</p>		<p>In addition to excellent attendance, it is also extremely important that children arrive to school on time.</p>		<p>Communication is vital to successful collaboration between home and school. Children benefit from seeing their parent/guardian liaison on a regular basis with school personnel.</p>		<p>Children learn best when they are healthy, well-rested, well-fed, and supported in their endeavors. Their safety and well-being are the joint responsibility of parents and teachers. To assist in ensuring the safety of the children, the school must have current and emergency phone numbers and addresses on file. This information should be reviewed and updated as necessary throughout the school year. Any health information related directly to the child's well-being and academic success should be communicated to the school.</p>																																																																	
<p>The parent/guardian:</p> <table border="1"><tr><td>Signs and returns the child's Daily Parent/Guardian Home Work Checklist</td><td>1st</td><td>2nd</td><td>End of Year</td></tr><tr><td>Attends parent-teacher conferences/report card pick-up</td><td></td><td></td><td></td></tr><tr><td>Volunteers in classroom for school activities</td><td></td><td></td><td></td></tr><tr><td>Holds the child to high academic goals</td><td></td><td></td><td></td></tr><tr><td>Praises the child often</td><td></td><td></td><td></td></tr><tr><td>Supports extracurricular activities</td><td></td><td></td><td></td></tr><tr><td>Follows through on suggested plan for the child's progress</td><td></td><td></td><td></td></tr><tr><td>Spends quality time with the child</td><td></td><td></td><td></td></tr></table>		Signs and returns the child's Daily Parent/Guardian Home Work Checklist	1st	2nd	End of Year	Attends parent-teacher conferences/report card pick-up				Volunteers in classroom for school activities				Holds the child to high academic goals				Praises the child often				Supports extracurricular activities				Follows through on suggested plan for the child's progress				Spends quality time with the child				<p>The parent/guardian:</p> <table border="1"><tr><td>Has the child in school on time daily</td><td>1st</td><td>2nd</td><td>End of Year</td></tr><tr><td>Has the child bring a note to the teacher for any absence</td><td></td><td></td><td></td></tr></table>		Has the child in school on time daily	1st	2nd	End of Year	Has the child bring a note to the teacher for any absence				<p>The parent/guardian:</p> <table border="1"><tr><td>Has current phone numbers, address and emergency information on file</td><td>1st</td><td>2nd</td><td>End of Year</td></tr><tr><td>Informs school of child's health needs</td><td></td><td></td><td></td></tr><tr><td>Provides eyeglasses/medications for the child</td><td></td><td></td><td></td></tr><tr><td>Ensures the child has current immunizations</td><td></td><td></td><td></td></tr><tr><td>Has the child eat healthy meals and snacks</td><td></td><td></td><td></td></tr><tr><td>Drinks the child appropriately for the weather</td><td></td><td></td><td></td></tr><tr><td>Registers the child for KIDCARE</td><td></td><td></td><td></td></tr></table>		Has current phone numbers, address and emergency information on file	1st	2nd	End of Year	Informs school of child's health needs				Provides eyeglasses/medications for the child				Ensures the child has current immunizations				Has the child eat healthy meals and snacks				Drinks the child appropriately for the weather				Registers the child for KIDCARE			
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School Involvement since Happy Moments Daycare

(Both Carlton & Kristen)

Miller Elementary

- Happy Moments Daycare – Field Trips (Pumpkin Farm, etc.)
- Grades 1-5 Field Trips – Pumpkin Farms, Chicago Field Museum, Museum of Science & Industry, Chicago Planetarium, Lincoln Park Zoo, Michigan City Zoo, Indiana Dunes, Mammoth Caves (Kentucky), Soldier's Field.
- Attended all Parent/Teacher Conferences for grades 1-5 for both Carlton & Kristen.
- Dr. Salvo Marks, Principal at Miller, got me involved in the Diversity Committee at the High School, meetings held at Central Office.

Harrison (Merrillville Intermediate)

- Harrison Renovation Project – Served as an Appraiser with Dave Barrick and Bill Raspopovich (Indiana State Requirement)
- Field Trips – Field Museum, Arboretum (Lake Forest, Illinois), Planetarium and Oceanarium.
- Member of the Harrison Parent/Student Advisory Board under Principal Tom Herbert.
- Assisted Coach Orelup & Coach Branda with the Intermediate/Middle Tennis Program (2 years)
- Attended various events (Art Exhibits, Band & Orchestra Contests & ISSMA Contests, etc.
- Served and assisted School Security as a Hall Monitor.
- Attended all Parent/Teacher Conferences.

Pierce Middle School

- Assisted Coach Orelup & Coach Branda with the Middle/Intermediate Tennis (1 year)
- "Reality Store", participant in the Insurance Section (2 years) and Housing Section (1 year)
- Served on interviewing team with Principal Linda Jonaitas to hire an Assistant Principal (Mrs. Winborn was hired).
- Attended PTO Meetings (Mornings & Evenings).
- Attended various events (Fitness Night, Spaghetti Dinners, Band & Orchestra Concerts & Contests).
- Attended all Parent/Teacher Conferences.

Merrillville High School

- Participant on Advisory Committee to write "Mission Statement" (Vision Statement) in 2001.
- Attended 3-day seminar on the "Baldrige System Roll-out."
- Attended the "Indiana State Teachers' Association to discuss problems with the funding formula (Equalized Funding Issue), Teachers' Retirement Benefits, etc., with State Legislators in Indianapolis (State Capitol).
- Original Board Member of the Merrillville Education Foundation.
- Attended various events (Fall Band Contests, Football/Basketball/Track Events, Orchestra Contests & Concerts, etc.)
- Attended all Parent/Teacher Conferences.

United Way/Americorp (2011) – United Way/Americorp was looking to hire “Career Advisors” to assist local high schools (Guidance Depts.) in Career Counselling. Americorp, partnering with United Way, would have 6 Career Advisors under their direction. As a group, United Way Volunteers (28) would meet once a month, we thought, for training. Americorp Career Advisors would also meet once a month at a different location and date for “so-called training”. This was a one year program. I had had a previous connection with United Way when I donated 6 garbage bags of stuffed animals to their “Read to a Bear Program”.

I saw this as an opportunity for me to get into the Merrillville School System, since the Superintendent (Tony Lux) and the Head of the Guidance Dept. (Michel Sulich) told United Way they wanted me at MHS, having coached and been an involved parent there, when my kids attended. Another incentive as a Career Advisor was “that if you completed the year, you could earn an additional \$3,000 towards your child’s college education (Kristen’s).

This proved to be a “very unique experience” on many levels. On one hand, I would be working with students, preparing resumes I had developed for high school students, taking numerous freshman classes through a career module and survey for identifying career fields based on student interests (**COIN**). On the other hand, dealing with the management at the high school (Lori Covaciu – Assistant Principal) and the Directors at **United Way (Deb Townsend)** and **Americorp (Kitty Meyer)** would be a challenge.

At MHS, the Assistant Principal (Business Development) Lori Covaciu, showed me my office in the freshman wing and proceeded to take me to a room of students “who weren’t doing their homework”. No direction or instructions, she wanted me to “take students out of class to counsel” without explaining the proper protocol (communication that should take place between the teacher and me in seeing students). “**Time Out**”, I called a meeting with Michele (Head of Guidance) and Lori to discuss the situation. Lori wanted to know “Why the meeting?” I responded “We need to clarify the procedure for seeing students and who I report to.” Problems were resolved and over the next coming months, I performed career advising duties ((resumes, counseling, assisted other advisors (Reality School, etc.)).

At the United Way monthly meetings, instead of some type of training (various volunteers performing various tasks other than career advising), all 28 “folks” sat around and read paragraphs from “United Way selected stories!” Each member would read a paragraph and we would discuss the reading. One such story was *O’Henry’s “Gift of the Magi”*, which happen to be one of my favorite stories. But was this why we were meeting, “to read stories?” The group did not have to be “sensitized to dealing with people.” At the end of the program, Kitty (Americorp) wanted the 6 career advisors to meet, when United Way (group of 28) cancelled their meeting. Two of the career advisors (Jessica & Brett) were upset and called me, the senior in the group. “Why do we have to meet? Kitty provides no training, the last meeting we were involved in doing “6 Icebreakers”. The three of us were upset because we were only paid a small stipend (\$500 a month) and some travelled from 50 to 100 miles round trip. So, I talked to Michele first, to tell her what I was going to communicate to Kitty (Americorp). She said “Go

for it" because Michele and I would have to meet with Deb (United Way) and Kitty (Americorp) periodically and explain that "I work for MHS".

I emailed Kitty (Americorp), cc'd the 5 advisors and blind copied Michele (MHS), see email below. I also blinded copied a former advisor who was let go in the middle of the program.

"My Email to Kitty"

Kitty

From: "Hoyle, Carlton" <choyle@myso.k12.in.us>
To: K Meyer <kittymeyer_2000@yahoo.ie>
Cc: Jessica Ramos <jramos@highland.k12.in.us>; Anne Edwards <aedwards@lakeland.k12.in.us>; Krista Howe <khowe@westville.k12.in.us>; Brett Gordon <bogordon@knox.k12.in.us>; Shannon Mallgren <smallgren@central.k12.in.us>; Enoka Taylor-Joseph <etaylorjoseph@knox.k12.in.us>
Sent: Wednesday, 23 May 2012, 9:08:03
Subject: RE: Checks for Friday - Final decision on meeting
Kitty,

Once again, what are we meeting about?? The last 3 presentations that I was involved in, the advisors researched and got the information, you did not supply us any information. I took the "googled" info. and corresponded with my partner, via email, and solidified the presentation.

Some of us I have to drive 50 to 100 miles round trip and I have a problem, at this point, doing "icebreakers" instead of something more substantive. We did icebreakers the last meeting. Where would I use "icebreakers" in this setting???

If we are to do any more presentations, we can prepare the info. from our sites. Some of us are with the understanding that the last civic reflections meeting (to take place in June) will mainly involve "focusing on exiting the program".

I need some clarification.

Carlton

"Kitty's Response"

Carlton, it seems you are uncomfortable with coming on Friday for the reasons you've listed below. If you don't want to attend, that is fine. We'll cover activities. I'd rather you be content someplace else than be here and be frustrated. As you have said, you have put in your hours and more. You have been dedicated to MHS and fulfilled many expectations doing a wonderful job. Essentially you have completed and ready to move on. Therefore, you are excused from this Friday's Advisor meeting.

I feel you are putting the other Advisors in an awkward position by copying them on the messages making it appear they truly feel the same way as you and that you are their spokes person. Some may have the same opinion as you which I can accept and I have had several indicate they in no way asked you to speak for them. With that said, I feel the others may address me personally with their own concerns. I would prefer hearing from them each individually as I prefer hearing your issues directly from you.

Let me know if you have any other concerns and I'll see you at the next meeting in June.

Problems related to the Career Advisor Program via United Way / CWI

1. Expectations between the Site and United Way / CWI need to be clarified (Advisors were blindsided).

- Anna Mroz (told by Guidance at site "Won't be seeing any students".
- Phil Vaclavik (Calumet High)
- MHS (unwanted United Way Projects - Boost the Brain, etc.)
- Brett Gordon (used as a Truency Person)

2. CWI Training not substantive

- No training on "Job Search Sites" (February, 2012)
- No training on "Resumes" (March, 2012)
- No training on "Interviewing" (April, 2012)

The above 3 subjects we, as Advisors, had to prepare "presentations" to the Group from our Sites. Spent too much time on "icebreakers".

3. United Way Training

- Civic Readings - "Why sensitivity training to the Choir"
- Holding a "Bear while giving your analysis of the reading"
- CWI & United Way meeting schedules "not clarified" (given schedule of UW, not CWI)
- Constant "threats" about stipend checks (wouldn't mail them) to whole group (unnecessary tone)
- Pushing Benefits (Social Worker activities) at IVY Tech, didn't cover FAFSA material to help Students / Parents (needed worksheet).
- Michael Dorn Event (8:00am - 8:30pm) - the "same" presentation at 3 different location (no flexibility in attendance offered when this was brought to United Way's attention) - could have attended one for students, one for staff and one for community, not 3 for students then one for staff and one for community)

3. No Model or Process (career planning), no pie chart of "where careers are", given a manual to "teach careers".

4. Reports in adequate (Excel Spreadsheet)

"United Way / Americorp Volunteers"



When they responded, I forwarded their emails to the former advisor and he unloaded. At this point (May, 2012), I had met the "900 service hours requirement" with United Way/Americorp to get the \$3,000 for Kristen's college expenses. None of the remaining 5 advisors said anything, for fear of losing the \$3,000. I continued to work at MHS and made arrangements to pick up my last paycheck at United Way. Deb (United Way) asked me "Do you want to talk about it?" I said "No, not at this time."

Summary

United Way/Americorp's sole purpose was to raise money, they never discussed, in detail, with the participating schools, what the schools' needs were. And the schools saw this as an opportunity to get an additional resource "cheap". United Way wanted to push programs on the schools that had those programs in place. One such program the advisors would have to push on the participating schools was the "Read a Million Words Program" in a week, when MHS had extensive reading programs (read 16 books before you graduate and receive 1 extra credit towards graduation, as an example), or United Way was pushing "social services", when MHS had a social worker on staff.

Once a month, United Way & Americorp members (28) would meet, where 'READINGS' took place, not training. What's interesting is that after my email to Kitty (Americorp) in May, 2012, none of the remaining 5 Advisors questioned her about these "excessive icebreakers" at the end of the program. "Different Motives for Different Folks!"

After the program, I approached the superintendent (Tony - MHS) to discuss the shortcomings of the United Way/Americorp Program, that Michele and I had experienced. I also made a pitch to him about working in the school to no avail. The program was dropped, Tony retired and unfortunately, Michele passed away (Cancer). Truly two Greats to have worked with.

Exhibits

- *Resumes*
- *Goal Sheets*



Office #1

Freshman Wing



MHS Project = "Grow NWI"



His advice: true professionals never stop learning

By Joseph Patton
Staff Reporter

Located near the library in the freshman wing, sitting in a small office on the corner of the hallway, students will find a Mr. Carlton Hoyles. It shouldn't be too hard, considering the fact that his door is always open.

"During the school day, many teachers close their doors," Mr. Hoyles said. "I like to leave mine open and hear kids as they walk by."

Mr. Hoyles is a career adviser here, providing guidance to students who need help in plotting a path to take after high school, be it college, a trade school, the military or anything else. He helps them set up a resume and organize their plans based on their goals and passions. He loves doing it, too.

"I've always wanted to work for a large school corporation because there's a lot of energy," he said.

Mr. Hoyles graduated from the University of Cincinnati with a B.B.A. in Business Administration and he has held a number of occupations, he worked in accounting,

insurance and financial planning. He even has a real estate broker's license among a number of other certifications.

"There on my wall, I have a saying that goes 'true professionals never stop learning,'" Mr. Hoyles said.

And it's true; Mr. Hoyles has never stopped learning or being active. He golfs, plays tennis and swims to exercise regularly, and he's 63 years old. Retirement isn't in his plans, either.

"I have neighbors who have retired and don't want to do anything," Mr. Hoyles said. "I can't do that."

Assistant Principal Mrs. Lori Covatta said that Mr. Hoyles will "work 900 hours at MHS helping students plan for college and careers" and that he "is a great complement to what we already have in place for college and career readiness."

Freshman Guidance Counselor Ms. Kerry Wiersbe said that Mr. Hoyles "brings in great experience and a genuine desire to work with students," and that he "emphasizes that a student's strengths and passions should play a major role in his or her future."



Mr. Carlton Hoyles reviews the career model with Freshman Christina Hobbs. Hobbs, who has created a blog and wants to become a fashion designer, is planning to enroll in high school courses that will help her achieve her final goal. "Students cannot wait until junior or senior year," Mr. Hoyles said. "Christina has already met someone in the industry. Couple that with getting good grades and taking the necessary classes now, and she will not have any trouble getting into college in four years." The career model equates jobs with education. "Students must get through college to build upon that foundation and then start to get into specialized education for their fields," Mr. Hoyles said.

True Professionals Never Stop Learning

By Patrick L. Rieland, CCE

Responsibility for personal development rests with the individual, not with a company. A company's role is to provide the environment and encouragement, support, and reward professional growth.

A few years ago, I found this definition of a professional (author unknown):

1. Professionals are so familiar with their chosen specialty that they know which of its rules can be broken when, and with what results.

2. Professionals know the strengths and limitations of their specialty and respect both.

3. Professionals set high standards which others in the field use as a measure of their own success. They don't need anyone on their backs about the quality of their work, because the demands they place on themselves are burden enough. They are their most severe critics, even when everyone else thinks their work is outstanding. Their work is both their joy and their burden.

4. Professionals never stop learning about their specialties and never turn down an opportunity to learn more. If no one is available to teach them, they will find ways to teach themselves. And they will look to other fields for new ways of looking at their own specialties.

5. Professionals are teachers. They are secure enough in their professionalism to believe that they can teach others without creating competitive threats to themselves.

6. Professionals know their own worth and value.

7. True professionals are found at all organizational levels in virtually all kinds of jobs. We have all at one time or another said, "What an outstanding indi-

vidual" or "he or she is a real pro." We know from our own experience that that person stands out.

We know that it took a lot of energy and effort for that person to reach that level of achievement. It probably took a lot of sacrifice by the individual and her or his family. It is likely that no one will ever know the amount of frustration or the obstacles the person had to overcome. For most there is certainly no "free lunch."

At my firm, two examples of the true professional come to mind.

At a recent sales meeting I looked across the room with pride as one of our regional credit managers discussed business matters with three sales managers. She had completed an undergraduate degree in business administration by taking courses over seven years. She then used that knowledge to become a manager on our credit team.

This spring one of our credit managers completed his M.B.A. after five years of continual effort and many long weekends.

A personal growth and development plan can be divided into three parts and should be used to your career plan.

First, get your formal education

goals:

- *two year associate degree;
- *four year undergraduate degree;
- *master's degree in business (M.B.A.).

Next, determine the credentialing level you wish to obtain.

- *credit: business associate (CBA);
- *credit: business fellow (CBF);
- *credit: business executive (CBE).

Also, you'll need specialized training in such areas as:

- *U.S. franchises lists and survey;
- *bond law;
- *TQM;
- *systems project management;
- *sales;
- *negotiations;
- *public speaking;
- *export selling/credit processes.

Each of us decides what our own limitations are. Most are self-imposed. Taking ownership of your personal development plan is step one in a continuous career process.

The payoff is increased personal independence and flexibility in today's constantly changing business environment.

Patrick L. Rieland is the U.S. financial services manager for the Trans Company, a division of American Standard, Inc., La Crosse, WI.

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YEARNING TO LEARN



TONY V. MARTIN PHOTOS | THE TIMES

East Chicago resident Edgar Spikes, 88, works with classmate Vic Utman while testing the voltage on a circuit board during an electricity fundamentals class last week at Purdue University Calumet in Hammond. Spikes said he enjoys being a nondegree student because, "I've got plenty more to learn."

88-year-old E.C. man proves education a lifetime pursuit

BY CARMEN MCCOLLUM
cmccollum@nwtimes.com
219.662.5337

ONLINE EXTRA

Visit nwi.com for video coverage of Edgar Spikes' story.

Edgar Spikes personifies a man who believes in the axiom, "It's never too late."

Spikes doesn't see himself sitting at home and doing nothing in his later years. So, the 88-year-old East Chicago man, who graduated from the former East Chicago Washington High School in 1938 and never had gone to college before, took himself to school.

Spikes is enrolled in a three-

credit hour class in electricity fundamentals. He is a nondegree student and thus is his fourth class at Purdue University Calumet in Hammond. He takes classes through the department of electrical and computer engineering technology.

The class meets twice per

See SPIKES, A5



Edgar Spikes, 88, of East Chicago, is enrolled as a nondegree student at Purdue University Calumet, where he is taking an electricity fundamentals class to learn how to better fix computers. Spikes retired from the Lake County Sheriff's Department in 1983.

Date

Never one to sit on his laurels, Spikes retired from the Lake County Sheriff's Department as assistant chief in 1983. Prior to that he had other positions, including being the Lake County Jail warden.

At 57, Spikes said he and his first wife, Ruth, decided to learn how to swim.

He said they traveled to every state in the United States except Alaska, and he also has traveled to other countries, including Indonesia, China, Japan, Thailand, Switzerland, Italy and Germany.

"Whoever would have thought that I would have walked the Great Wall of China," he said.

A member of St. John AME Zion Church in East Chicago, Spikes long has been active in the community. He has volunteered at the YWCA in Hammond and was on its board at one point. He also has served on the East Chicago Library Board and on the board of the East Chicago chapter of the National Association for the Advancement of Colored People.

"I've had a good life and I'm not ready to go," Spikes said, as he stepped outside of his lab class for a minute.

"People say they want to go to heaven. Not me. I'm not ready to go yet. I say to them go ahead. I've got plenty more to learn."

"88 Years Old"

He should be an
Inspiration to
Us all!!

Albert Einstein once said, "When you stop learning, you start dying!"

“Coaching – Never Planned On” - *Track*

Track – “When you get into the 6th grade, I expect you to participate in a sport.” My expectation was for my kids to experience “competing (losing & winning) on a team sport was twofold, one was to be able to “exercise and get in shape”, the other was to experience being on a team and competing. In competition, you experience life, who your leaders are and how well do you react to instructions from the coaches. Good environment to experience life “without experiencing the same consequences.”

So, for Carlton, we tried him in diving classes, exposed him to karate, etc. but he wasn't gravitating to any sport offered by the school (Intermediate). As a 6th grader, we had him go out for track where the 6th, 7th & 8th Graders were all on the same team. Coaches Jenkins & Herbert had Carlton run the longer races that year (440 yard dash & the Mile Relay). He didn't like those events at all.

The next year, his 7th grade year, his mother asked me, “Did you talk to Carlton, he doesn't want to compete in track.” Then Carlton asked “Dad, do I have to do track?” I replied “yes, because we need to “channel that energy”. “If you don't, you will be teasing your sister and tearing up things and I will have to tear you up, so yes, you will compete in track this year.”

So, Carlton had a decision to make, “Do I run the longer races or try my hand at hurdles, long jump & high jump?” “I like to jump so I will try these events.” Sometimes you have to create a situation where the child has to start making decisions about their life, which way do I go?

While I was assisting in coaching tennis at Pierce Middle School, a track meet was going on. After the meet, Carlton ran over and said, **“Dad I broke the school record in the high jump, I cleared 5 ft. 6 inches” (previous mark was 5 ft. 4 inches).** They had a meet on Saturday at Valparaiso High and I took my movie camera so I could film him. The bar was raised to 5' 6" with Carlton (7th grade) and two 8th graders left in the competition. Carlton and one of the 8th graders made the jump. The bar was raised to 5' 8" and both made the jump. The bar is now raised to 5' 10", the 8th grader missed all 3 attempts and on Carlton's last attempt, he made it to my surprise and everyone there. Now the bar is raised to 6' 0", on his 1st attempt, Carlton clears the bar. Some of the parents asked me “How high can he go?” I replied “I don't know”, for Carlton was only 5' 8" tall! Broke the school record again!

That weekend I got a call from Principal Tom Herbert, who was a Big Ten Football Referee part time. “Get Carlton to some coaches that know how to develop him, he can be a 7 foot high jumper by the time he finishes high school”. His son, Dave, was one of the coaches.

Dual Meet – After the Michigan City Meet, Delroy & Bob, 8th graders, told Carlton “We are going to place in the hurdles like we did at Michigan City, Delroy 1st, me 2nd (Bob) and you (Carlton) 3rd.” After Carlton beat both of them, Delroy stormed off the track cussing because he loss to a 7th grader. Dave Herbert had to console him. Carlton told me the narrative they told him before the race, “Dad, I was not going to let them beat me!” I knew I had a competitor. **By the time Carlton left Pierce Middle School, he had school records in the high jump (6'2"), the long jump (19'10") and the 100 hurdles (15.2 secs.)**

At Merrillville High, he later dominated his conference and region his junior & senior years, making “ALL-State” in the 110m High Hurdles, “MVP” of his track team (110 members) and received over 25 college recruiting letters.

RESUME



Carlton H. Hoyles
1620 Dale Drive
Merrillville, Ind. 46410

Vital Statistics

Primary Sport: Track & Field
Years Played: 5 yrs (since 7th)
Specific Events: 110m HH
300m Int. H
High Jump
Long Jump

Height: 6'1"
Weight: 160 lbs.

Athletic Profile (Note: Video available upon request.)

Personal Statement: I want to contribute to the team's success.

College Athletic & Academic Intentions: Athletic intention is stated above. I want to pursue a degree in Fine Arts.

Primary Sport Athletic Records / Honors / Awards / Stats.

- National Young Men's AAU Indoor High Jump Champion (North) at 6'6" (2005)
- National Young Men's AAU Indoor 55m High Hurdles Champion (2006)
- DAC Champion in 300m Int.H. ('05 & '06), 110m H.H. ('06), High Jump ('05)
- Sectional Champion in the 110m High Hurdles (2005 & 2006)
- Regional Champion in the 300m Int. Hurdles (2005) & 110m High Hurdles (2006)
- "Times Athlete of the Week Award" (2005 & 2006)
- Named to 2005 & 2006 "All-Regional Team"
- State Qualifier in 110m High & 300m Intermediate Hurdles (2005 & 2006)
- "MVP" of the Merrillville High School Track Team (110 members) (2005 & 2006)
- Personal Beats: High Jump = 6'6", 110m HH = 14.44 sec./ (14.22w) State Finalist - 8th, 300m Int. H. = 38.93 sec. State Finalist - 12th, LJ = 21' 7 1/2"
- * "All-State" in the 110m High Hurdles.

Academic Information & Eligibility

- Graduation Year: 2006
- GPA: 2.7843
- Class Rank: 152 out of 540
- Honor Roll: Freshman (3 times), Junior (2 times), Senior (1 time)
- Selected to "Who's Who Among American High School Student/Athletes", '04, '05, '06
- ACT/SAT: (See Attached)
- NCAA Clearinghouse Pin: Applied for October, 2005, pending final transcript.

Extra Curricular Activities

- Tae Kwon Do
- Active in Church Projects ("Youth Leadership Award": '05 & '06), 1st Place Oratorical Contest)
- Drama Club (Seussical Musical & Children of Eden)
- Concert & Marching Band
- Summer Art Classes at the Performing Art Center in Munster, Indiana
- Student Government (Art Planning Department)

References:

- Coach David Neville, Jr. (Merrillville Track Club)
- Coach Johnston (Head Track Coach Merrillville High School)
- Coach James Tuggle (AAU Summer Youth Track Program)
- Coach Bartolomeo & Coach Fast (Merrillville High School Track)



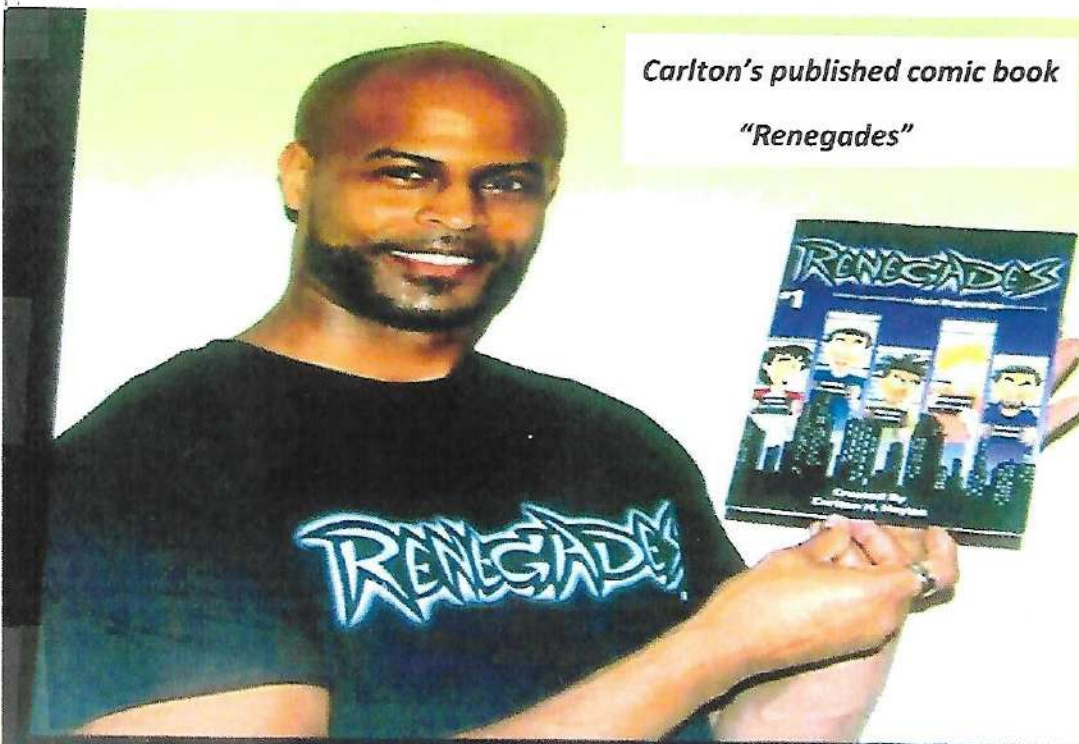
Carlton's time in Europe

Nottingham, England

ISU
Graduate
2011
Fine Arts

Carlton's published comic book

"Renegades"



Title: Successful Dad

There are alot of people that I know that are successful but the one person that has been most successful in his life and his family's life is my dad. Over many years of dedication and hardwork my father has gone to college, worked more than one job and was still able to have a family life.

Every year my dad plans to make just enough money to take us on out of state vacations. So far we've been to Disney World, Grand Canyon, Mount Rushmore, the Painted Desert, Beaches of the Gods and many more. He has taken us to all these places and had time to enjoy it with us.

Not every one or somethig have a father that's successful because some don't even have a father. My father had some tough times growing up and he never wanted me or my sister to go through the same thing and he made sure of that.

You might just think he's another lucky guy. I think he is a great Dad model for everyone.

Page 14

THIS IS A SAMPLE OF A WRITING PROMPT AND ANSWER. IT IS NOT A MODEL OF WRITING. IT IS A SAMPLE OF A WRITING PROMPT AND ANSWER. IT IS NOT A MODEL OF WRITING.



Carlton Hedrick Hoyles



"Coaching – Never Planned On" – Tennis

Tennis – During the summer, after Kristen's 3rd grade had ended, I would take Carlton & Kristen to Harrison (Merrillville Intermediate School) for Carlton to rollerblade and play hockey on the tennis courts, while I would teach Kristen "how to play tennis." Kristen loved volleyball but I think she wanted to play tennis because she would watch her mother and I play. And she "always" wanted to be with her Mom.

The next year, Coach Dave Zimmerman wanted me to help out Coach Orelup at Harrison. Carlton was competing in track, so I would take Kristen with me to tennis practice, she was now in the 4th grade. She got to practice with the 6th, 7th & 8th graders at Harrison. Pierce, another Middle School, hadn't made the change to combine both schools at this time. When the change took place the following year, Kristen was in the 5th grade. At that time, I was assisting Coach Branda, who was reluctantly accepting the "combined school thing." As we performed tennis drills, he decided that for his doubles team, he wanted Kristen to play. Coach said "We will start Kristen at doubles." I replied, "She can't play" and he said "yes she can." But I had to inform him "she is only in the 5th grade," to his amazement. By the time Kristen entered the 6th grade, she was playing competitive tennis with the 6th, 7th and 8th graders. By the time she was in the 8th grade, she was playing "Number One Singles".

Kristen went on to high school and played on the Varsity Squad her Freshman Year (4 Year Letterman in high school). Those teams won Sectional & Regional Titles.

Volleyball – Volleyball has always been a passion of Kristen, having played competitively since the 6th grade. In high school, Coach Price was the Varsity Coach and had some great teams. Because Coach Price was the coach "I never had to coach Kristen in volleyball and she would not let me anyway." I could do what I have always wanted to do, video the matches! It was a joy to go to the matches and just do (video) that! She made "Honorable Mention All-Area" her senior year.

GIRLS VOLLEYBALL

Pirates down shorthanded 59ers

Sophomore brought up from junior varsity plays key role for Merrillville.

By Tony Zozovski
Post-Tribune correspondent

MERRILLVILLE — Sophomore Kristen Hoyles played well enough in the junior varsity match to catch Merrillville coach Tania Price's eye prior to the start of the varsity match against Andean on Wednesday night.

Hoyles impressed Price so much she was given a start against the archrival 59ers.

Her debut in the starting lineup was so quick the public address announcer introduced Hoyles as Chrissy Lobodinski (starting middle blocker out with an injury) because she wore Lobodinski's number.

Even with the confusion the Pirates managed a 3-0 (26-24, 25-19, 25-14) victory, taking advantage of the shorthanded and inexperienced Andean squad.

"We had to change a few things around at the last minute, and at the last minute I was watching the JV game and decided to take our uniform and put it on a JV player," Price said.

Lobodinski was expected to play, but didn't receive clearance from her doctor, prompting Price to go to the backup plan, on a suggestion from assistant coach Mark Ciesielski.

In Game 1, Andean (2-1), playing without captain Lorna Shupczynski and Stephanie Pellar (junior outside hitter), looked like a team on a mission with each player stepping up her game and putting up a valiant effort in the absence of the two starters.

Down 11-5 early, the 59ers fought back and tied the game at 18. The back-and-forth action would continue from that point on until Andean took a 23-22 lead.

But the Pirates showed a little more assertiveness along with experience and prevailed 26-24.

Hoyles played well and held her own, but teammate Chelsie Kelly carried the load. Kelly controlled the middle while

Callie Lucas managed the outside. Kelly finished with 10 kills and two blocks.

"Kristen Hoyles stepped in and did a pretty decent job, which was nerve-racking for everybody," Price said. "But the girls did a good job and I'm proud of the way the girls played."

On the other side of the net, Andean coach Amber Alm was pleased with the first game

and how her team fought but ultimately knew her squad was mentally exhausted, not to mention devastated, with the let-up at the end.

"It's hard when our captain and four-year leader is out along with Stephanie Pellar," Alm said.

"The wind was taken out of our sails in losing Game 1, especially when you work that hard and you lose game one.

"They just didn't have it the rest of the way."

Merrillville (4-3) in game two once again found itself in a fight tied 14-14, but an 11-5 run to end the game finished off Andean. Multiple passing errors by Andean and errors in general put the 59ers behind.

In Game 3, the Pirates led from beginning to end, winning 25-14 to end the match.

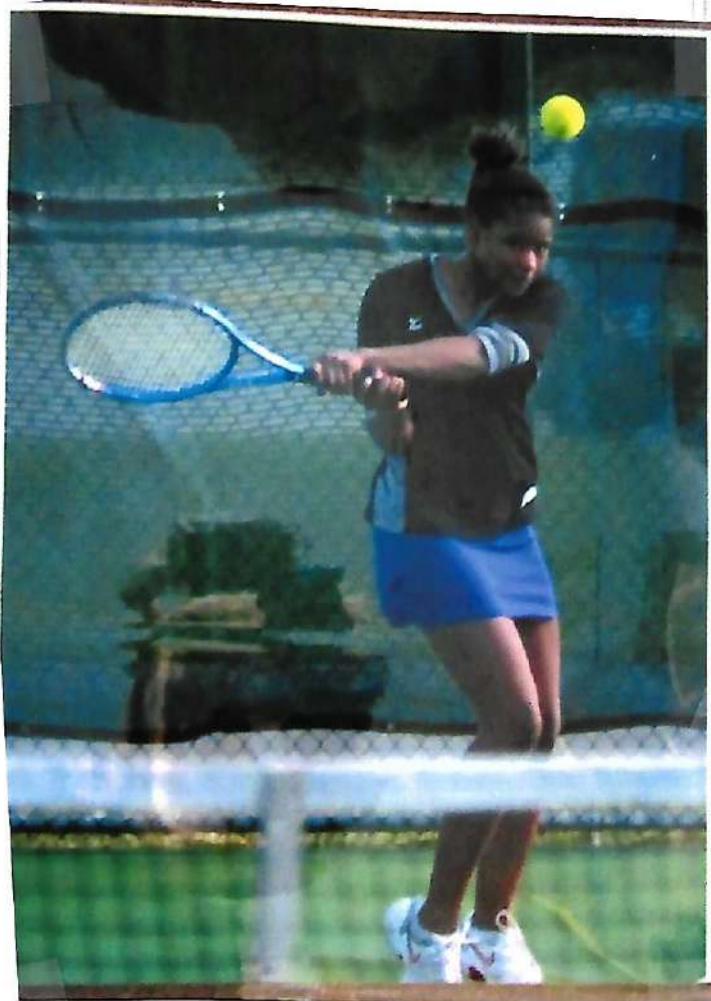
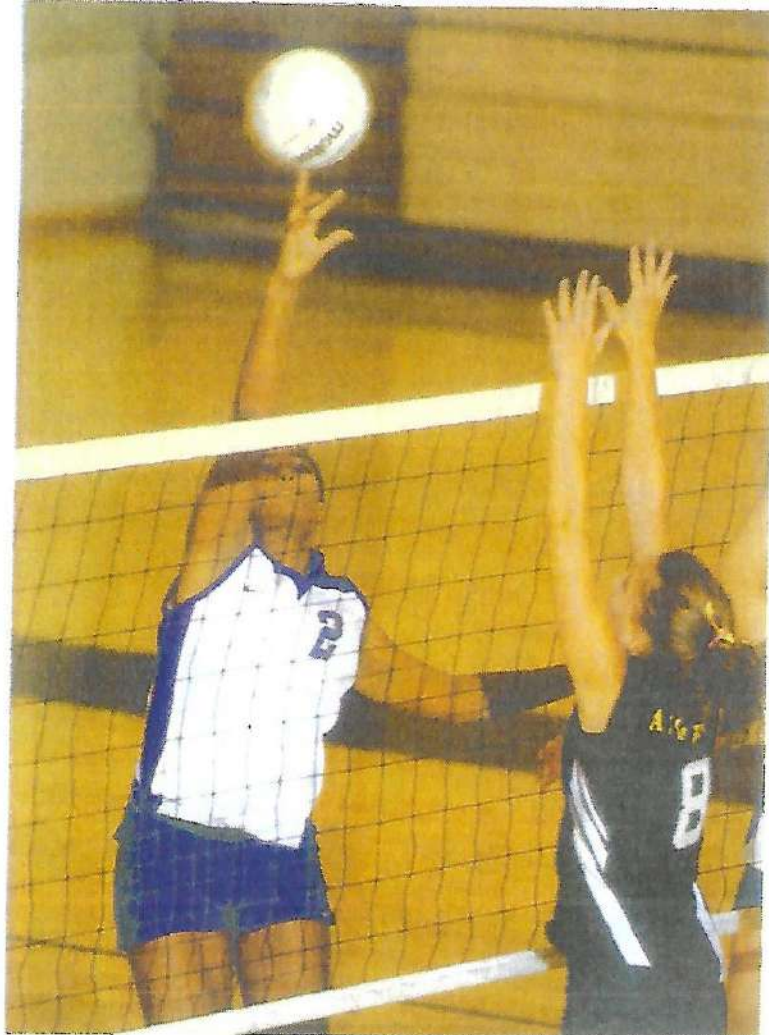
HONORABLE MENTION

Andean – Kelly Tunberg, Alyssa Moseley, Bishop Noll – Rachel DeWolf, Boone Grove – Jessica Fauser, Kristyn Kessler, Calumet – Tanita Bond, Roxanne Wilson, Chesterton – Emily Mozewicz, Morgan Polombizio, Clark – Catherine Yoder, Lauren Kaminsky, Crown Point – Megan Ast, Sonja Triplett, E.C. Central – Jessica Pabey, Gavit – Serenity Price, Griffith – Katie Kaiser, Hammond – Zena Nasloski, Hanover Central – Lindsay Thompson, Kara Gilbert, Highland – Megan Bence, Megan Staroscak, Hebron – Liz Bennett, Hobart – Karah Hickman, Amber Heritage, Kankakee Valley – Jessica Hamstra, Kouts – Jordan Jensen, LaCrosse – Lindsey Keesh, Lake Central – Savannah Hauter, Sam Michalski, Lake Station – Stefania Mikolowski, Lowell – Gabi Goetz, Merrillville – Lisa Saberniak, Kristen Hoyles, Ashley Contreras, Morgan Twp. – Kristine Couch, Morton – Shameka Crowder, Munster – Anna Dorn, Toni Michalski, North Newton – Caitlyn Wedding, Portage – Kari Nugent, Ashley Thompson, Rensselaer – Kayla Culp, River Forest – Natalie Sovich, Nicole Goin, Roosevelt – Calandra Martin, South Central – Stephanie Campbell, Washington Twp. – Jamie Lowther, Wheeler – Amy Bailey, Alyssa Vasquez, Whiting – Sam Plavec, Victoria Franco, Ashley Kieltyka, West Side – Kimberly Dinwiddie, Westville – Amy Wozniak. – Compiled by David Robb & Hillary Smith

Coaching

Tennis

Technique / Consistency



"13-3" Record going into La Porte "Semi-State"

C4 Friday, May 26, 2006

HIGH SCHOOL SPORTS

3456

Post-Tribune

GIRLS TENNIS

Ineligible player gives Merrillville title

A Michigan City player was out sick and didn't have enough practices.

By NEAL ROYER

Post-Tribune correspondent

Michigan City's girls tennis players screamed and hugged after winning the Portage Regional title 3-2 over Merrillville on Wednesday.

Thursday their joy turned to sorrow when told they must forfeit due to an ineligible player.

The Pirates (13-3) replace the Wolves (17-2) at Saturday's LaPorte Semistate.

"It (team meeting) was real

difficult," coach Norm Bruemmer said. "Our girls are devastated. They were shocked at first, then came anger and frustration."

And lots and lots of tears.

"They've been through lots of battles all year. Illnesses and injuries couldn't beat them, it took an outside ruling. The IHSAA made an interpretation on its bylaws."

The veteran coach said he talked by telephone with the IHSAA tennis director in Indianapolis and that Commissioner Robert Gardner made the final decision.

The issue was whether City's Jayne McCormick had the required four practices before

playing first doubles at the regional. She'd missed several days of school in early May with mononucleosis but received a doctor's release to return Monday.

McCormick and Stephanie Brown lost to Valparaiso on Tuesday but City won 4-1. They beat Merrillville's No. 1 duo easily in the championship.

She did not play in the sectional. Pirates coach Dave Zimmerman said. The 23-year veteran is aware of the rule but had never seen it come into play.

The bylaws say that a player who misses 4-9 days of school needs four practices before returning after being released. Bruemmer wasn't aware of the

rule, noting the coaches' handbook doesn't use the same wording.

"It's open to interpretation," he said.

"She played part of the season and had her (preseason) required practices in. We argued that we were unaware and acted in good faith."

Bruemmer said the Portage tournament director (retired Indiana coach Rich Mason) and other coaches also were unaware.

"Norm was totally honest," Mason said. "I have to commend him."

Said Bruemmer, "It was never discussed at the coaches' mandatory rules interpretation

meeting in March. I wish someone had told us before Wednesday. We know now it's very sad. We thought everything was fine which makes it that much tougher."

"It's a hard lesson, one we'll have to accept."

Bruemmer said if the rule applies to all sports "there's probably many violations of this rule. Imagine football. I don't think many coaches know about it."

Zimmerman learned of the IHSAA ruling in a phone message at 2:30 and scrambled to set up practice.

"Some had to go home and get their gear. They were ecstatic. We talked about new life," Zimmerman said.

Merrillville has four seniors: Michigan City three including No. 1 singles Megan Applegate.

Sister Lindsey, a freshman, plays No. 2 doubles. Megan won the decisive point vs. Valpo.

Lindsey and Amy Kanyer the third point against Merrillville.

RESUME



Kristen J. Hoyles
1620 Dale Drive
Merrillville, Ind. 46410

Vital Statistics

Primary Sport: Volleyball & Tennis
Years Played: 3 / 5, respectively
Specific Events: Front Row Attacker
Singles / Doubles
Height: 5' 7"
Weight: 125 lbs.

College Athletic & Academic Intentions: Athletic intention is to contribute to a team. I want to pursue a degree at a major university (Minor in Music).

Primary Sport Athletic Records / Honors / Awards / Stats.

- Member of Varsity Tennis Team (Team won Sectionals 2005, 2006, 2007)
- Member of JV Volleyball Team (2004 & 2005)
- Member of Varsity Volleyball Team (2005, '06, '07)
- Featured Player for Volleyball in "The Times" newspaper (August, 2005)
- Featured in "Post Tribune" newspaper for Semi-State Tennis Doubles Match (May, 2006)
- "MVP" of the Junior Varsity Tennis Team (2006)
- "Sportsmanship Award" for Varsity Volleyball (2006)
- "Sportsmanship Award" for Varsity Tennis (2007)
- "Sportsmanship Award" for Varsity Volleyball (2007)
- "Sixth Varsity Letter Award" (2007)
- Named to "The 2007 Times All-Area Team - Honorable Mention" (Volleyball)

Academic Information & Eligibility

- Graduation Year: 2008
- GPA: 3.36 out of 4.00 in the "Honors Program"
- Class Rank: 74 out of 576
- Honor Roll: Every Semester
- ACT/SAT: Available upon request

IU Graduate

Extra Curricular Activities / Awards

- Received the "Florence Long Award" as Outstanding Freshman of the Merrillville High School Orchestra (Violin) - (2005)
- Concert Master of the Merrillville High School Orchestra (2005/'06/'07)
- Member of the Northwest Indiana Youth Orchestra (2004/05, '05/'06, '06/'07, '07/'08)
- Received 1st Place awards in the District and State ISSMA Contests (2004/'05/'06/'07)
- "Perfect Attendance Award" - Northwest Indiana Youth Orchestra (2004/05 & 2005/06)
- Band & Orchestra Summer Camp (2004 at Valparaiso University - Top Orchestra)
- Selected to Merrillville Pirate Athletic Council as spokesperson for volleyball team (2006)
- Selected to "Who's Who Among American High School Students - 2006/'07"
- Recipient of the "Herman C. Hudson Scholarship" from Indiana University (2008)

References:

- John Bradford (Head Orchestra Instructor - Merrillville High School)
- Diane Kowalski (Head Orchestra Instructor - Merrillville Intermediate School)
- Kassie Meeks (Private Lesson Teacher - Violin)
- Coach Tania Price (Head Coach - Volleyball - Merrillville High School)
- Coach James Simon (Head Coach - Tennis - Merrillville High School)



ISSMA Contests

Indianapolis, Indiana



Northwest Indiana

Youth Orchestra



Volleyball



Tennis Interview



**Played "National Anthem"
at her "2008 Graduation"**

For
Dad
from your
DAUGHTER
with
LOVE

There's a special corner
of the heart
reserved for dads alone,
A place where
childhood memories
still linger when we've grown...

Where thoughts of love
and gratitude
remain forever strong —
That's why a dad like you
is loved and valued
all year long.

Happy Birthday Dad,

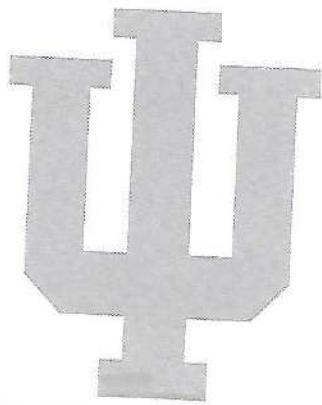
Thank you for continuing to
support me after all of these years,
I didn't make it easy but you have
always been there to turn to when
I needed to be reminded of what I
can accomplish. Thank you for teaching
me to be a life long learner and to
celebrate life through movement and
exercise. Every goal accomplished is because

**HAPPY
BIRTHDAY**

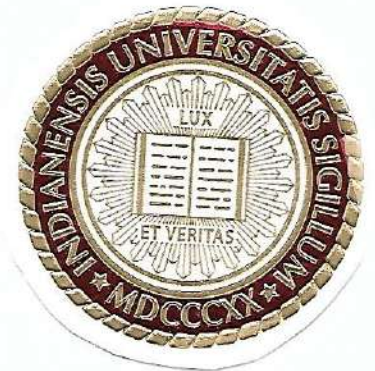
of you!

Love
Kristen Joi

P.S.- Thanks for giving me my
middle name. 😊



Indiana University
announces that
Kristen Joi Hoyles
is a candidate for the degree of
Bachelor of General Studies
Two thousand twenty



INDIANA

UNIVERSITY



Hoyles
ORCHESTRA



Summary

"Recognizing Passions & Strengths in Child Development"

Intellectual Intelligence

1. Spatial (Artist, Engineer)
2. Linguistic (Author / Comedian, Attorney)
3. Kinesthetic / Bodily (Athlete, Dancer)
4. Musical (Musician, Composer)
5. Mathematical / Logical (Scientist, Physician)
6. Inter-personal (Salesperson, Teacher)
7. Intra-personal (Psychiatrist, Philosopher)

Versus

Emotional Intelligence

- : Self Awareness
- : Handling your emotions
- : Ability to adapt to change
- : Motivation
- : Getting along with others
- : Ability to empathize
- : Team player (Social Skills)

““Emotional Intelligence is ***“Twice as important”*** as Intellectual Intelligence.”” Intellectual Intelligence alone, will not guarantee you success. Being able to work with people, problem solve, etc. will give you a greater opportunity to succeed. I used the above ***to identify*** Carlton & Kristen’s intellectual strengths and passions. I used “their participation in sports” as an aid to help develop their “emotional intelligence” (Carlton – Track & Field and Kristen – Volleyball & Tennis). Being “great” was not the goal.

We are never given a playbook on child raising & development and each child is so different in how they process situations.

It was always amazing, to me, how a person’s passion(s) can be used to develop other areas – example – interest in comic books as an aid in reading development.

Exposing kids to museums, different places & people can only aid in their development and in identifying their passion(s). Life can be very “boring” without a passion for something. Taking pictures and filming is one of my passions, although, I have always loved to write about things. Planting flowers has come to be another passion of mine.



About the Hoyles Family

Carlton Gilbert Hoyles (Author) — Grew up in Glendale and attended Eckstein Elementary, Glendale Elementary, Sharonville (Princeton Intermediate) School, Princeton Junior High & High School. Graduated from the **University of Cincinnati** with an **Associate Degree in Liberal Arts (1970)** and a **Bachelor's Degree in Business Administration (1973)**. After college, continued to pursue his education by obtaining the following — **Chartered Financial Consultant & Chartered Life Underwriter Designations** from "The American College", Bryn Mawr, Pennsylvania; **Series 7 & 63** and **Registered Principal 26 Securities License (National Association of Securities Dealers)**; **Real Estate Agent & Brokers' Licenses (State of Indiana)**; **Life, Health & Disability License (States of Indiana, Illinois & North Carolina)**; **Level I & II Assessor Certifications (International Association of Assessing Officers)**. Married to Tracey Jean Hedrick-Hoyles for 36 years (and counting) with two children, Carlton and Kristen.

Tracey Jean Hedrick-Hoyles — Grew up in Gary, Indiana, daughter to Dr. James T. and Ruth Hedrick. Attended Roosevelt High School and after graduation, enrolled at the **University of Michigan**, where she obtained her **Bachelor's Degree in English (1981)**. After working and having a family, she later pursued and obtained a **Master's Degree (MBA) in Business Administration** from **Indiana University** in **1992**. Is currently teaching (Theo Bowman Elementary) and serving as a **Trustee at First AME Church**.

Carlton Hedrick Hoyles — Grew up in Merrillville, Indiana. Attended Miller Elementary, Merrillville Intermediate School (Harrison), Merrillville Middle School (Pierce) and Merrillville High School. At Merrillville High, he made "**All-State**" in track, as a hurdler (in "**Who's Who among High School Students 2006**"). After graduation, he attended **Indiana State University**, where he received a **Bachelor's Degree in 2-D Design (2011)**. He toured with "**Marvel Live**" (**Super Hero Show - Feld/Disney**) around the U.S. and Europe (17 cities) and appeared in the 8th episode of "**Luke Cage**" on Netflix. He has published his long awaited comic book "**Renegades**" (**Indyplanet.com**) and is the featured illustrator on two children's books - "**Frog in the Pulpit**" (**Amazon.com**) as well as the "**Dog in the White House**" (written before Trump). He is currently a "**Parkour Instructor**" in Atlanta and has been working with a stunt coordinator for "**Tyler Perry Studios**" on various projects ("**Saints & Sinners**" and "**The Oval**").

Kristen Joi Hoyles — Grew up in Merrillville, Indiana. Attended Miller Elementary, Merrillville Intermediate (Harrison), Merrillville Middle School (Pierce) and Merrillville High School. She was a "**Concert Master (1st Violin)**" from 8th grade through 12th grade and played on "Sectional & Regional" tennis championship teams in high school (in "**Who's Who among High School Students 2008**"). After graduating with "**Honors**" from high school, she received the "**Hudson & Holland Scholarship**" from **Indiana University**, where she attended and received a **Bachelor's Degree in General Studies (2019)**. While at IU, she was accepted into the "**Jacob School of Music**". She is currently working as a **Healthcare Internal Systems Specialist** for Franciscan Alliance, Indianapolis.

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**FOUNDATION
REPAIR**



ROOF RE-BUILT



PAINTING



1965 VAN BUREN



& FENCE



Dear Lupa & Whirlap

October 4, 2002

We were able to secure the backyard with a 6 foot chain link fence. We split the cost no doubt worry about that, it's done. The gutters and underneath are completely painted (see attached pictures). The only thing I am doing is some chaulking and touch up painting. I'll have the furnace checked and will make sure there are carbon monoxide detectors in the bedrooms except Rhonda's, she won't let me in her room.

You shouldn't feel you have to come home periodically but I know you can't rely on Jimmie or your "imaginary construction tycoon brother-in-law" Byron (Tracy says "Don't be jealous" Tracy has been spending time with your mom and I'm over there doing things, so don't worry.

i know Estate listed, Senora Lupa?

Eating my dinner. (Am taking a Spanish class at night)

Costa



1985- NOW (2021) - MONTGOMERY WARD LAWNMOER LAWN MAINTENANCE

PUTTING OUT FLOWERS



28 CORAL AVENUE
GLENDALE, OHIO

MAY, 1994
PAINTING HOUSE
MOUNTAIN BLUE



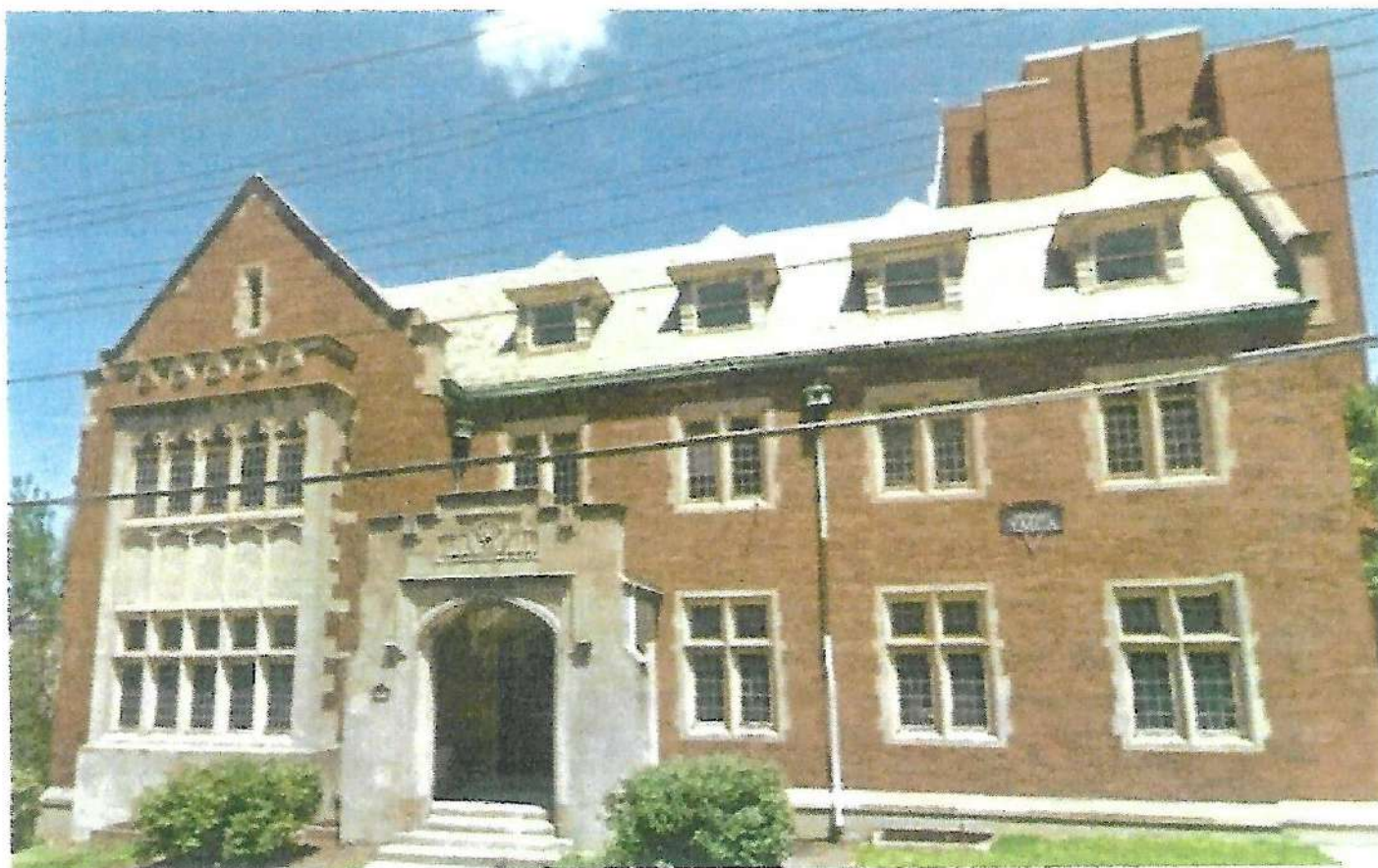


"THROUGH THE AGES"



Carlton





UC wants design architects to plan to use a portion of the historic YMCA building on Calhoun Street for the new home of the UC Alumni Association.

This is where I lived my Freshman Year (1967/68) – Coach Truce secured this for me but I still had to pay (\$9 a week).

The rooms were small, two desks and “Bunk Beds”. My roommate was Henry Perkins from Dayton. He only lasted one quarter (three quarters and summer school made up the school year).

Clift, of Georgia, and George Hood, Middletown, Ohio, were the other two African Americans out of the eight who lived there. Jay Henry was in charge.

ALPHA KAPPA ALPHA



Row One

M. Lynch
J. Moore, V. Pres.
C. Dunn, Pres.
S. Newton, Corr. Sec.
P. Mills, Rec. Sec.

Row Two

C. Taylor
D. Alexander
T. Pyror
I. Moore
D. Gardner

Top Row

S. Stots
G. Rousseau
A. Johnson
E. Cooper
D. Woods
D. Edwards
V. Connally

Both social activities and service projects filled the year for the active AKA's. Omicron chapter practiced its ideals as the members spent Sunday evenings working with patients at Rollman's Receiving Hospital. Sisters also had a service project for residents of Longview State Hospital. These activities brought members of the chapter closer through the spirit of giving. Yet all was not serious around the AKA house this year. The AKA Weekend brought sisters together to discuss chapter programs and problems and to have fun. The sisters rang in the new year at their annual New Year's Eve Party and held a Bachelor's Dance to honor that special beau. With the purpose of helping others through their efforts, the women of AKA also helped themselves through a sisterhood devoted to giving rather than receiving.

"THE NOTORIOUS AKA'S"