

Chapter 1 – Introduction

Announcer: Joe Harwood had a head start on becoming an owner of yacht clubs and marinas on Grand Lake. Joe was introduced to lake life because his father loved lakes and boating. It was during a summer break from college that Joe's first job was at Bomar's Marina on Grand Lake.

After graduating he went to work full-time at the marina where he sold, repaired boats, and pumped gas. As a child, Joe dreamed about owning a marina. The dream came true when he purchased Arrowhead Yacht Club in 1982.

He also developed Bomar's Marina into Arrowhead South Marina and, in 2007, he became the owner of Cherokee Yacht Club all in Duck Creek. His ownership has expanded to other marinas including Beaver Lake, Arkansas.

Listen to Joe's oral history interview as he talks about Grand Lake in the 50s, his purchase of two yacht clubs, the fireworks show, and the GRDA on the podcast and website VoicesOfOklahoma.com.

Chapter 2 – 7:34

Came to Grand Lake

John Erling (JE): My name is John Erling, and today's date is December 11, 2024. So Joe, would you state your full name, please?

Joe Harwood (JH): My full name is Joe Delbert Harwood.

JE: Delbert comes from?

JH: My grandfather and my father.

JE: All right, where are we recording this interview?

JH: We are at Arrowhead Yacht Club on Duck Creek, Grand Lake, Oklahoma.

JE: Oklahoma, right? Your birth date?

JH: 5-8-50.

JE: And that makes your present age?

JH: 74.

JE: Where were you born?

JH: Iola, Kansas.

JE: Your mother's name, maiden name, and her personality and where she came from.

JH: She grew up in Humboldt as well, and her name was Marjorie Casper. She was a schoolteacher. She was a big-picture person, didn't like to meddle in trivia. If there was one thing us kids couldn't do, it was fight and bicker with one another. She would go off the rails about that. She was quite good about keeping it to what was important and what was not.

JE: You said that your family—siblings?

JH: I had two brothers. I lost one, Dan and Bob. We all grew up together in Humboldt. My parents were married for over 60 years.

JE: Your father's name?

JH: Elmer Delbert Harwood.

JE: And where was he born and where did he grow up?

JH: He grew up in Montana. They moved to Kansas and then Humboldt in the twenties. My mother and her family were already there.

JE: And his personality? What did he do?

JH: He was a groceryman and a very driven person. He was active all the time, always working on something. He did well in the grocery business and then reinvested those funds into rental houses. He was well suited for that because he could do all the repairs—plumbing, electrical, painting, carpentry. He was a success at it because he never had to hire anybody. He just did all the repairs himself. Then he retired from the Monarch Cement

Company in 1979, and they moved to Grand Lake until their death in the mid-'90s.

JE: When you look upon your parents, what do you think you drew from them? Maybe your personality—what would you have drawn from your parents?

JH: Directness. My father was a tremendous worker. People were different in those days. His grocery store was open six days a week, and they were closed on Sunday. So his week started Saturday night when the store closed about 10 o'clock. He was a prolific boater. We started out going to Lake of the Ozarks—oh, he loved that place—but it was four hours of hard driving to get there on a Saturday night. Then you wake up for one day and drive back Sunday to open the store on Monday. So then he found Grand Lake, and that was remarkably closer.

JE: Did your family work in the grocery store? Did you work there?

JH: No, I did not. I was too young. I think he sold the grocery store about the time I was nine years old or so.

JE: But it sounds like his work ethic—you must have drawn from that. We know you are the kind of guy who's a hard worker.

JH: Well, we never knew what day it was or which day was the off day. It was just—you get done what you have to get done.

JE: Where did you first go to grade school?

JH: I went to grade school in Humboldt, Kansas, at Washington Elementary. It was K through 6. Then I went to high school at Humboldt High School and graduated from there.

JE: What year did you graduate?

JH: 1968.

JE: Did studies come easy for you?

JH: I was not a particularly good student. I was easily distracted. If they'd had Ritalin back then, I would have been poisoned from it. I probably hold the record for missed recesses for having to stay in to complete homework.

JE: Oh wow. Were you disruptive?

JH: Not really disruptive. I just couldn't keep my attention span focused.

JE: But when you graduated, then you went on to college?

JH: Went to Kansas State University and graduated in 1972.

JE: What was your degree?

JH: My degree was in history and political science.

JE: Why did you choose those two?

JH: At the beginning, I had an interest in maybe pursuing a law degree. The first summer I went to college, my brother and I got out of school and didn't have jobs. So we came down here to the lake and got hired at Bomar's Marina to work the marina that summer. That was my summer job from then on. I worked every summer, every vacation, spring break—whatever. I worked in the marina. I loved the marina. It was a great place, and I met lots of wonderful people. I enjoyed that life.

JE: You got hooked immediately, didn't you?

JH: Yes. Of course, I'd spent a lot of time on the lake growing up in the '50s. A lot of times, Mom and the kids would stay over the week, fish, ski, and play. I always said the thing that changed my life was Grand Craft Marina. It was right around the corner from our cabin. I remember idling down through there in my little 14-foot Blue Star runabout. The richest people in Oklahoma had their boats down at Grand Craft Marina. There were big Chris-Crafts and Interceptors everywhere with 300-horse Cadillac engines and girls in bikinis all over the back of them. I thought, "Boy, this is it. If I could just own a marina..."

JE: Oh, so you even thought about that?

JH: Oh yes. I can remember building blockhouse marinas in our little playroom out of blocks. Of course, the lake wasn't any bigger to me then than Port Tyler, Grand Craft, and Port Ketchum Cove. I'd build these little marinas and think about it—I'd own one of those someday. So when I graduated from college, I came back the day after I graduated and went to work at the marina.

Chapter 3 – 5:25
Bomar's Marina

John Erling (JE): At Bomar's Marina, yes, Elmer Bomar, yeah.

Joe Harwood (JH): Elmer and Anne.

JE: And what was your first job for them?

JH: I was a tune-up and oil change boy and a boat rigger. New boats and whatever—Cobalt Boats were just getting launched at that time, and I have lots of good memories of the beginning of Cobalt Boats when they were just building that company and learning everything. I had lots of associations with Pack St. Clair, Dan Bramhall, and all of the Cobalt crew. It was a tremendous education.

JE: Well, Cobalt—aren't they manufactured in Kansas?

JH: Neodesha.

JE: And so how did you have a connection down here?

JH: The Cobalt franchise was with Bomar's Marina. They were one of their very first dealers, so I was on the ground floor and got to see all of that—the formative years of how that company was built and how it finally became the single largest market share recreational boat company in the 20- to 40-foot range in the world.

JE: It's an amazing story. I want to talk some more about that. How many marinas were there, and what was Grand Lake like back then? What year are we talking about here?

JH: Well, I started in '53 because I was three years old, and I remember the lake life. Humboldt is on the Neosho River, which is just a dirty old river. As a kid, I knew it ran into Grand Lake, and that was this beautiful place—clean water, lots of activity, excitement, and money. Everything was growing, and it was a little different than Humboldt, Kansas.

JE: Yes, yes. So then when you started working for Bomar, was that in 1969?

JH: Yes.

JE: How many more marinas beyond Bomar would you say there were at that time?

JH: Probably maybe a dozen.

JE: You had the ability to be a mechanic. Not everybody's born to do that, but you must have, shall we say, inherited that from your father because he did everything, as you said.

JH: Yeah, and he was quite a good mechanic and a prolific boater. I've been around boats my whole life. We always had a boat. We always went to the lake—wherever—until we found Grand Lake.

JE: He had no idea he was setting you up, was he?

JH: No.

JE: Tell us how long you worked for Bomar and then how you had an opportunity to buy Arrowhead.

JH: I worked at Bomar's for five years. It was wonderful—a great experience, and I'm thankful I had that opportunity. After five years, we were right next door to Arrowhead, and the group that owned Arrowhead had visions of wanting to be in the boat sales business. They offered me a position if I would put them into the boat sales business, which I did. That was with AMF Crestliner in 1977. It was a dynamic boat—22 feet, bigger than anything Cobalt built at that time. We got started off very well.

JE: So this was an area that you had really no experience in yet?

JH: Well, except I'd been working in a boat dealership. I knew how they did things and how they were put together.

JE: At Bomar's, yeah, and they had boat sales, and you sold Cobalt. So you built from that experience. You put in the boat dealership at Arrowhead and began to work for them.

JH: I bought into it. I was a one-half owner.

JE: Of Arrowhead?

JH: Yes, and I was the president of the corporation. I had an investment in it.

JE: Who owned the club at that time?

JH: The club was owned by Jerry Innis and his father. They were more tuned to the restaurant and club business, not the boat business. They saw that as an opportunity they were missing and wanted to participate in. I did that for five years and then bought them out.

JE: And how did they choose the name Arrowhead? Did you ever hear?

JH: Yes, I actually do know. The previous owner—we knew him because of boating and stopping in. We met him, and he was the owner. It was a fishing resort, and he said he was going to change the name to Arrowhead the next year so he would be the top listing in the Grand Lake Association book.

JE: That's how that came about, yeah.

JH: Sound logic.

Chapter 4 – 12:00

Joe Buys Arrowhead

John Erling (JE): You must have had a banker that was pretty good to you.

Joe Harwood (JH): Yes, I did. I had a hometown banker from Humboldt, Kansas. He liked the lake. Eventually, he retired and moved here until he died. He and his wife were strong backers and supported me all the way. He was a great banker because he taught me how not to borrow money.

JE: Even as you were borrowing it?

JH: Anytime I came up with an idea and wanted to borrow money, he asked the most embarrassing questions. "Well, that seems like a pretty good idea. How much money? Let me take a look at your past 90-day receivables." Then he'd say, "Goodness sakes, more people owe you that amount of money. Why are you borrowing money when they owe you? Why don't you go see if you can collect some of that money and come back and see me?" He was good to me.

JE: What was his name?

JH: David Woods.

JE: Yeah.

JH: David and Jean Woods. She just passed recently. They had the place right down here at the end of the street.

JE: But when you purchased half of Arrowhead, he took maybe a gamble on you. I mean, how old were you then—in your twenties?

JH: 26.

JE: 26, right? And you had never owned any real estate or managed a business like that before. So would you say it was a gamble? Did he see something in you?

JH: Yes. I remember I had a financial statement on the place and showed it to him. I said, "Well, you know, it's in the black." And he said, "Well, yeah, it is, but you know, figures don't lie, but liars can figure. On that financial statement, I wouldn't loan you one penny." Then he said, "I'll loan you the money, but I won't loan the company the money."

JE: So you got started based on your character and your work ethic, I would imagine.

JH: Well, he'd known our family from Humboldt. We'd been longtime, good—

JE: Yeah.

JH: Sure did help.

JE: And then you give credit to several gentlemen beyond him. Duane Spader—what did he mean to you?

JH: Duane Spader operated a training company. He had been in the RV business, failed, and went bankrupt. Then he started a consulting business and grew it into a school in Sioux Falls, South Dakota. They taught a five-day total management workshop. If you went through that thing in five days, you got a Ph.D. in business. By the end, numbers were jumping out of your head, and you knew how everything fit together.

He always taught a safety net, starting from the piece of gum in front of the counter at the ship store. Everything had a gross margin that had to be

met to achieve a 3% net profit. That was the goal—making a 3% net. He was a real stickler for compliance. We had 20 groups—groups of 20 dealers with integrated accounting. Every 90 days, we compared notes on how we were doing. Those who did well got told they did well. Those who didn't certainly got told that, and we learned from our mistakes.

JE: What a wonderful foundation for you as you were beginning.

JH: I would have never made it if I had not been through that training.

JE: Did you hear about it through advertising, or—

JH: Yeah, I had a friend, Al Walker, at #9 Marina. He had heard about it, signed me up, and we went to the school together. We were in two groups and followed that from then on.

JE: What you learned there still has its fingerprints on your business today.

JH: Oh yes, definitely. We still use their formulas, and we are more successful when we follow them than when we don't.

JE: Tremendous person. David Parker?

JH: Yes, David Parker was an employee of Duane. He taught the classes and eventually started his own group—his own 20 groups, which I'm still a part of to this day.

JE: And then, of course, Pack St. Clair, whom you've already alluded to. That became a major boat dealer and manufacturing company in Kansas.

JH: He was the greatest example of how to do things. His claim to fame—starting the company—we were just a little bitty operation. But he always taught that it didn't matter that we were small. We couldn't help the fact that we were small, but there was no one who could stop us from being the best.

JE: That's a great line, isn't it?

JH: Nothing could stop you from being the best but yourself.

JE: Yeah.

JH: And by being the best, they finally became the biggest.

JE: So they're selling boats across the United States now?

JH: Oh, really.

JE: And again, they're manufactured in what town?

JH: Neodesha, Kansas.

JE: That's the biggest employer there, I suppose?

JH: Oh yes, indeed.

JE: And Pack has a place here on Grand Lake?

JH: And at Ocean Reef in Florida. He spends winters in Ocean Reef and summers up here on Grand.

JE: Okay. So when you bought Arrowhead, it had a restaurant?

JH: Yes, it had a restaurant. They were operating a system, which a lot of places did back then, to serve liquor by the drink. It was a bit of a loophole—they called it a private club, put members' names on the bottles, and somehow got by with it. So we were selling liquor by the drink while calling ourselves a private club, Arrowhead Resort.

I was next door, watching closely what Cherokee Yacht Club was doing. They were charging \$35 a month for their members to belong, and I thought, Boy, that is the target. So as soon as I bought it, I changed the name from Arrowhead Resort to Arrowhead Yacht Club. We started taking on the traits of a real yacht club.

We watched our membership closely. We didn't serve anyone but members. We did everything we could to elevate the level and be a true yacht club. We joined the Yacht Clubs of America, the registry of American yacht clubs. They accepted us, and that meant our members could travel to other yacht clubs outside Oklahoma, and visiting members could come here. That helped us develop the prestige and culture of a private club.

JE: Did you get pushback from regulars who were used to coming in? Was a \$35 membership fee a big deal?

JH: There were always those who fought it, but there were more who were proud of being private and exclusive. We tried to maintain that.

JE: They knew Cherokee was doing it, so it wasn't something you dreamed up. If they could do it, why couldn't you? When was Cherokee built?

JH: I don't know exactly. The Registry of American Yacht Clubs always says it was established in '47, but I discovered a list of Commodores in a closet. They had been electing Commodores since 1940. Now all that history is gone, and I don't know who knows it, but they were an organized club from the very beginning of the lake.

JE: When you say electing Commodores, what does that mean?

JH: Yacht clubs have a Commodore—the chief, number-one person, usually a ceremonial position. Except at Cherokee, it wasn't just ceremonial. They served on the board, and after so many years, they became the Commodore for a year.

JE: I'm interested that you walked into areas where you had no experience—like food. You hadn't been a restaurateur, yet you had to manage a restaurant.

JH: Well, in college, I was house treasurer at my fraternity. I managed the kitchen, hired cooks, watched food costs, and handled three meals a day for nine months a year.

JE: Look at the experience you were getting—

JH: And it was free. I had no idea.

JE: Are you a foodie?

JH: Oh yeah, still am.

JE: So you certainly know when your chefs are putting out good or bad food.

JH: Yeah, I was taught by some of the best.

JE: Who?

JH: Joe Howerton from Shangri-La. He was a crackerjack chef, could cook anything, assemble a crew, make demands, and get it done.

JE: One of your chefs recently died?

JH: Yeah, Mark Lasandra. Tremendous guy.

JE: He was real likable.

JH: Over 20 years in the kitchen. He followed Joe. Joe died of cancer. Eventually, I married Joe's widow, Brenda. I always said I married her because I couldn't afford to hire her. She ran the front of the house and did her job well. They made me look very good.

Chapter 5 – 6:08

Arrowhead Fire

John Erling (JE): Before moving into other business ventures, maybe we should address Arrowhead more and the fire that took place on January 27, 2024—this year, as a matter of fact. Where were you when that fire broke out?

Joe Harwood (JH): I was in Tulsa setting up for the Tulsa Boat Show, which was going to open on Monday. I think that was a Friday when it burned. I got the phone call that it was on fire. They said, "Don't do any heroic driving, it's gone."

JE: What a gut punch that was.

JH: We had just spent a million dollars renovating it, and it was gorgeous. It was everything I ever hoped for. They got it all, and then we lost it after a year. We're still in confusion about what to do and how to rebuild, but that picture is getting clearer. By the way, we have notified our insurance company that we are going to rebuild, and many of the obstacles that were blocking us—certain boundary lines, etc.—are being removed. GRDA has been tremendous, and we hope to have a big announcement soon.

JE: Good. Will it be in the same place exactly, or did you have to move it?

JH: I can't say it'll be exactly the same, but maybe close enough that you won't even know the difference. I think we can recreate that building itself—what we had was perfect, so it's going to look just like that. The only other change is that it'll probably have a boat showroom attached to it. That way, boats can be taken out of the showroom.

Currently, the biggest ballroom we have is at Cherokee, and the maximum capacity there is about 175 comfortably. Frankly, Grand Lake has outgrown that. There are many opportunities for a bigger venue than just 175 seats.

JE: I was reading that when the fire department arrived, the fact that you were on the water actually helped because they pumped water right out of the lake. But they still couldn't contain it?

JH: There was no way. They worked and did the best they could.

JE: After investigation, what did they determine was the cause of the fire?

JH: This is kind of funny—the night of the fire, the fire marshal arrived, looked at it, and said, "You know, I don't think we're ever going to have any idea what caused this fire." He said, "I'm not going to go crawling through that thing to see. There's a line on the report that says 'Cause of Fire,' and they're going to fill that blank in. If they don't, they're not doing their job. As long as it doesn't affect your insurance, don't get concerned about what they put in there."

Well, sure enough, the cause of fire was listed as an "employee smoking room." We weren't even open. It was completely nonsense—there wasn't anybody in there smoking at all. But that's what they put in.

I think the real issue was that it was a building that had been built onto and added onto over and over again, and—

JE: And you didn't have a sprinkler system?

JH: No, there was no sprinkler system, and I think there was probably a lot of faulty wiring.

JE: Maybe it's none of my business, but when they put "smoking room" as the cause, does that affect your insurance?

JH: No.

JE: So they just made something up because they didn't know.

JH: They didn't know.

JE: Wasn't it just weeks before that three boats caught fire here?

JH: Yes, we had a fire in the marina, and that didn't help anything because then it became a conspiracy theory. But it wasn't.

JE: No. And why did those three boats catch fire?

JH: An unapproved heater.

JE: Oh my. That scares everybody who uses a heater. So, here we are in December 2024. How long will it take to rebuild the club?

JH: That's being determined at this time. We are rapidly working on getting an answer.

JE: So you don't even know when construction will begin?

JH: Not yet.

JE: It must still pain you to drive here to your office and see that.

JH: Kills me.

JE: How far is it from your office?

JH: About 50 yards.

JE: Yeah.

JH: And like I said, it was so beautiful, and it worked so well.

JE: Did you ever say, "Why me?"

JH: Well, honestly, there are probably plenty of reasons why it should have happened way before. No one was hurt, no one was injured. We are insured. You have to take solace in that and be thankful.

JE: Right. And the fact that nobody was there—the boat show was on, the club was closed—so under the circumstances, if it was going to happen, that was the best possible time for it to happen.

JH: Yeah. Fortunately, we had Cherokee. Had we not, we would have been out of business. That just would have been the end of the show. We've had more unused seating at Cherokee than we had at Arrowhead.

Chapter 6 – 3:07
Cherokee Yacht Club

John Erling (JE): So Cherokee Club—that was a big purchase. How did that come about? Was that in 2007?

Joe Harwood (JH): That sounds right. I think we bought it right at the peak of the last economic downturn.

JE: When we went in the tank for a while.

JH: Yeah, when we went in the tank in 2008. But we survived it.

JE: You had been in competition with Terry Frost, who owned it then. Did you approach him, or was he getting ready to sell? How did that all happen?

JH: He was ready to sell and move on, and we managed to get together and work out a deal, fortunately.

JE: Was there real competition between you before that?

JH: Oh yeah, yeah. Spirited competition, by all means.

JE: It kept both of you on your toes. Speaking of fire, there was a fire at Cherokee at one time, right?

JH: Yes, it suffered the same thing.

JE: It sat undeveloped for several years, just sitting there—nothing.

JH: Well, basically, they got taken under because they didn't have anywhere to go. They couldn't continue operations. They had a small grill and bar, but the time it took to rebuild ruined their opportunity to succeed.

JE: That was in 1984, I understand. So did Terry buy it out of—

JH: He bought it from the federal government.

JE: Oh, the government took it over?

JH: Yes, because those people were in financial trouble. It was part of a savings and loan that ended up owning it, and they sold it to Terry.

JE: You said Cherokee actually bailed you out after the fire here because everyone could go over there, bringing an influx of business.

JH: Yeah, and we're actually doing surprisingly close to the same amount of business with just one location as we did before with two.

JE: It'll be interesting to see how things work out once Arrowhead is rebuilt—whether business settles back into what it was before.

JH: Well, our goal is to offer a different venue here. We don't want to build something that competes directly with Cherokee like in the past. That's why we're planning a boat showroom and additional banquet space. That's what we're working on.

JE: All right. You won't have a swimming pool here, right? Because you have one at Cherokee and didn't want to compete with yourself?

JH: Right.

JE: Well, it's going to be a nice new beginning for you. I know this has affected you emotionally, but when it's all said and done, you'll probably say, "Oh, now I know why I had a fire."

JH: That's the hope, and I think it will.

Chapter 7 – 10:30 Fireworks and Boat Parade

John Erling (JE): There are traditions on Grand Lake that you have maintained, like the July 4th fireworks show. That's been a tradition for over 80 years. Why were you so adamant about keeping that alive to this very day?

Joe Harwood (JH): It's such a tremendous event. It's the biggest spectator event on Grand Lake—more people see that show on Duck Creek than anything else. I'm extremely proud that we teamed up with Tunnel to Towers and made them a part of the fireworks.

JE: Who are they?

JH: They're a group that sponsors first responders and veterans. You see their television ads—Frank Siller's organization. For the last two years, we've donated 5% of all fireworks contributions to Tunnel to Towers. Then, I've personally filled in the remainder so we could complete a \$20,000 donation each year.

When I see their ads, oh my God, it kills me. But Duck Creek and Grand Lake—we don't forget the veterans. We remember them, and we know what fireworks are about. I'm so proud of what everybody has done to step up and donate to the fireworks fund. We covered all expenses plus the 5%.

JE: That's great. That all makes sense because it was a former Marine, Bill Bailey, who really deserves a lot of credit for this.

JH: As he should. He maintained it for many years. I knew him personally. Not too many people left around still remember him, but he was a crusty old Marine Corps captain. He served in the South Pacific and later became an attorney in Vinita, where he worked his whole life. He was an ardent supporter of the fireworks. He had a certain abrasive bluntness about him that sometimes made people hesitant to donate like they should have. And he never told his own personal story—what he had been through.

JE: Well, you can tell it.

JH: He was a Marine Corps veteran from Vinita, Oklahoma. He went to war, served six years in the U.S. Marines, and lost half his platoon in the Pacific—they didn't come home. So he was, to say the least, an ardent patriot of the highest degree.

JE: And if people were sitting here with me, they would see you getting emotional about that story. I can understand why. Was there a point where he didn't think he could continue the fireworks show, and you knew that?

JH: He operated it out of the Cherokee Yacht Club. When Cherokee went bankrupt, he didn't have a club or foundation to work from anymore. So he came to me, and we sat down on the deck in front of Arrowhead. He had his whole folder about the fireworks, and he said, "I'm going to turn this over to you. You need to take this over."

I said, "You know, Bill, I don't know if I really want to be responsible for raising all that money and doing the fundraising. I'm not sure that's a good

idea for me." I got the worst tongue-lashing I have ever had in my life from that old man. He stormed out the door.

I let a couple of days go by, and then I called him up and said, "Bill, I'm ready. We'll take it over."

JE: It's been over 80 years now, hasn't it?

JH: Yes, and it's the biggest fireworks show in the Midwest. I owe that primarily to our friends at GRDA. Without them, the show wouldn't be possible.

JE: How do they help?

JH: The amount of law enforcement and infrastructure it takes to pull off that show is enormous. Plus, there's the air show portion. GRDA provides two dive and rescue teams on-site the entire time during the flyovers. In most municipalities, cities charge so much for all the infrastructure needed to put on a show like this that they can't afford to do it. GRDA provides that for free.

JE: Tell us more about the air show. What kind of show is it?

JH: Well, the Tulsa Warbirds, located in Tulsa and headed by Paul Mackey, run the air show. He brings in the planes. We utilize the airport—again, nobody charges us anything, which is the only way we can do this. Planes come in from all over the country—P-51s, bombers, cargo planes. We've had everything. It's an amazing operation. They basically fly for the cost of fuel, and we've got plenty of that.

JE: Right. You're providing an experience for them, too. These pilots want to do a show, but there are limited places where they can. So not only do we get to see them, but they get to have fun doing it.

JH: Right. They hire a private air marshal to mark off Duck Creek and create an air box that we maintain. Nobody is allowed in that air box for the duration of the show. These kinds of things aren't possible elsewhere. Ask any kid if they've seen the Duck Creek fireworks.

JE: Right. And I should mention that I've been a fan of Grand Lake for 30 years. We bring our boat here—it's been a tradition in our family. All the families you've affected... My children and grandchildren have been in my boat, and until they're 90 years old, they'll talk about watching your Duck Creek

fireworks show. Our family is very appreciative.

I remember the flyovers—those planes used to come down so low you could almost stand up and touch them. But I know that the elevation rules changed, didn't they?

JH: Right. They were supposed to maintain 1,000 feet of elevation, and they weren't paying particular attention to that. The government and the U.S. Air Force let them know they had to follow those rules, or they'd lose their wings. So the flyovers are still impressive, but they can't come down as low anymore.

JE: Man, I remember how proud you felt when they flew over us. It was wonderful. And yes, you can still see them, but they don't come down close enough to hit my Bimini top anymore.

JH: Well, they kick in the afterburners, and it's still really exciting.

JE: Yeah, it is. Wasn't there a colonel who originally brought that to your attention?

JH: It was General Ron Turner.

JE: Oh, Ron Turner?

JH: Yes, son of General Joe Turner. Longtime Tulsa family. He was a longtime Air National Guard pilot and eventually became a general. He brought the flyovers to Grand Lake.

JE: It's a wonderful event. There have been other fireworks shows on the lake. I don't know if they're competition or not, but they're out there. You used to do the show on a date other than the 4th of July, but now you've moved it. What was the thought process behind that?

JH: Well, there were lots of other shows, and they were all jockeying for the right date. I decided that was nonsense. So now, Duck Creek fireworks are always on the 4th of July. That way, everybody knows when it is.

JE: Yeah, and if another show wants to be before or after, that's their choice.

JH: None of them have wanted to be on the 4th. Nobody has wanted to challenge us on that.

JE: No, I can understand why. Another promotion is the Christmas boat parade.

JH: Another tremendous event.

JE: That's coming up this weekend. How did that get started?

JH: The boat light parade was started by Terry Frost. He saw the Fort Lauderdale Christmas Light Parade and thought it would be a great idea for Grand Lake. He brought it here, and we've been running it ever since. This is the 35th year.

JE: Really?

JH: Yeah.

JE: Wow.

JH: Unbelievable. We've got 30 boats so far and counting. It's another major event.

JE: The decorations, the work that goes into those boats—it's massive. Everyone has fun. I've never entered the parade, but I've taken our boat out to sit on the water and watch.

JH: You'd be welcome to join in. We'd love to have you.

Chapter 8 – 6:53

GRDA

John Erling (JE): You mentioned the GRDA—Grand River Dam Authority. Talk to us about their effect on developing Grand Lake.

Joe Harwood (JH): Without them, there would be no Grand Lake. We are the only lake in the chain that's not a Corps lake up and down both sides of the river. They're so business-friendly. Their enabling act is tremendous because they can act as a state agency, but they can be competitive. They can do all their work on a bid basis, and they are so active, friendly, and supportive of Grand Lake.

We have lakefront property, docks, private docks on lakefront property. Their enforcement has been tremendously pro-business and pro-community like no other place. The Corps of Engineers is not particularly user-friendly.

JE: No, they're more into preservation of nature, I think, and keeping things the way they were.

JH: Keeping the lake empty and flooding it when it rains. But I have the highest regard for GRDA and what they have done for Grand Lake.

JE: Does the GRDA manage any other lakes?

JH: Lake Hudson. I was on the tourism commission for about 10 years and I had access through the tax commission. I could find out a lot of tax info—Grand Lake, any kind of tax measurement you want to use—employment, property taxes, gasoline taxes. Anything you want to use, Grand Lake exceeds all the rest of the lakes in Oklahoma by itself. And there's only one reason—GRDA.

JE: Yeah, yeah. That's good.

JH: Employment. Look what they've done for employment. It's a true treasure.

JE: So then, all the other lakes in Oklahoma are the Corps of Engineers?

JH: Primarily.

JE: Yeah.

JH: Combined or city-managed. There are a few city lakes.

JE: The shoreline of Grand Lake is how much?

JH: Over 1,300 miles.

JE: How does that compare? We're the biggest?

JH: Second biggest. Eufaula is actually the biggest, but a lot of the shoreline at Eufaula is not particularly usable. It's in shallow mudflats.

JE: And that's a Corps lake as well?

JH: Yes.

JE: So we're enjoying like nobody else is. I often feel sorry for Oklahoma City people because they will come from there, but it's a long drive to come over here. Oklahoma City is proud of a lot of things, but they don't have this.

JH: It's getting shorter all the time. The highways are getting better. It doesn't take too long.

JE: Where are people coming from? What states -- to our area?

JH: We have a large amount from Wichita because there's just nothing coming that way until you get to Grand. Wichita is a big draw. Of course, Oklahoma City and Tulsa is the biggest. The biggest untapped market is Kansas City. It is growing. It's huge. But they've been through generations of thinking the Lake of the Ozarks is the only place to go. It's getting awfully busy up there, and we are seeing more Kansas City people.

JE: How long a drive would that be for them?

JH: Well, that's getting shorter because the highways are getting immensely better out of South Kansas City.

JE: So it's—

JH: Highway 69 is four-laned all the way to Pittsburg. So that's improving. It's about three and a half hours. It's actually longer to the Lake of the Ozarks for Kansas City.

JE: So, the advertising for Grand Lake—are we making our presence known in Kansas City?

JH: Not too much because it would take a massive amount of media to turn that train. I think we are doing pretty good coasting along, but at some point, we need to start investing money in the Kansas City market.

Our Christmas Light Parade, for the first time, is going to be broadcast in Kansas City.

JE: Oh, well, that's a nice PR too.

JH: I kind of wanted to ring their bell and let them know we're down here.

Chapter 9 – 6:50
Covid and Weather

John Erling (JE): You owned Arrowhead and then Cherokee, but you couldn't stop owning other businesses, could you?

Joe Harwood (JH): No.

JE: Tell me all the businesses you own today.

JH: I bought Arrowhead South, which was formerly Bomar's Marina. Then I bought Port Tyler—now Cedar Port—which was the first marina on the lake. We also have an operation in Rogers, Arkansas, and another in Oklahoma City. So that's five marinas and seven sales locations.

JE: Oklahoma City is just a sales location?

JH: Sales and service.

JE: Wow, that's a lot to manage. Do you do that by yourself?

JH: I have great people—wonderful people, and a good many of them have been with me for years. My number one assistant, Tom Kibben, has been with me for 35 years. Most of the team has been here at least 20 years. Good help has made all the difference.

JE: Thinking about all those businesses, we come to 2020 when COVID hit America, and that lasted through about 2023. What did COVID do to the lake and your businesses?

JH: When it hit, we were, of course, fearful—we had no idea what was going to happen. It was shocking. But as soon as it started, the lake became the place to be. Everybody from Tulsa who had a place here moved up for the summer.

We had the biggest year we'd ever had. The boat companies shut down, which led to a real shortage of boats, and we sold out. A lot of people moved here during COVID and never went back—they never went back to Tulsa. They realized they could operate their businesses from here.

I know for myself, with my iPad, people don't even know I'm not in the

office. It works, and I think the future will only get brighter. More full-time residents will come, which brings more trades, families, and kids in our schools. Growth isn't stopping. The future looks very bright.

JE: Right. COVID taught people that remote work is possible, and that's a big push in Tulsa now, trying to attract remote workers. But that idea applies here as well. Some even built houses, didn't they?

JH: Oh, there was a big building boom, and it's still going. Real estate prices went through the roof—practically doubled overnight.

I've been here a long time, and Grand Lake real estate never really goes down. When times get tough, the people who own the property just don't sell. They wait it out, and when things turn around, prices go right back up.

JE: Hardware stores certainly saw an increase in business, didn't they?

JH: Oh my gosh, yeah. It was a windfall for Grand Lake.

JE: Did that business peak and settle down after COVID?

JH: It has settled down some, but it's still at a higher level than it was before.

JE: When boats became scarce, how long did people have to wait if they ordered one?

JH: Sometimes as long as a year, depending on the model.

JE: You couldn't do a boat show during that period, could you?

JH: We did.

JE: The same boat show in Tulsa?

JH: Yes. But it was different—people had to put down deposits and wait for their orders to come in.

JE: But we were wearing masks then. People could come to the boat show as long as they kept their distance?

JH: They did anyway.

JE: They did anyway, right.

JH: They came, they bought boats, and it was pretty much business as usual.

JE: It's amazing how something like that had a positive side. But of course, thousands of people died from it, including people right here.

JH: Yeah. It was rough in the beginning—until they got the vaccines lined out.

JE: You're at the mercy of the weather, too. Farmers deal with that, and so do you. Have storms damaged your properties?

JH: When the weather is good, we're heroes. When it's bad, we take the hit.

We don't base events on forecasts because they're not dependable. Weathermen are liars. Nobody pays attention to them unless they make it sound really bad. And usually, they overdo it.

It's like Calvin Coolidge's saying about worrying—eight out of ten problems run off into the ditch before they even get to you. We just have to put up with it. Storms and floods can be devastating, but we've been fortunate not to have too many major ones.

JE: But you have had some damage to the marinas?

JH: Yeah, we sure have. But nothing particularly major in the last 20 years.

JE: I get what you're saying about the weathermen. They've scared off a lot of business, haven't they?

JH: Oh my goodness, yes.

JE: They'll say, "It's Fourth of July weekend, but I don't know if you want to go to the lake..."

JH: "Looks like it's gonna be pretty stormy this weekend!"

JE: Right.

JH: Yeah, we've learned to put up with that.

Chapter 10 – 7:40
Boats and Water

John Erling (JE): Let's talk about boats. Back when you were describing boats at Bomar and how they developed over the years, manufacturers hadn't even thought of some of the models we have today. Technology has certainly improved boats. Maybe you can comment on that.

Joe Harwood (JH): They've changed dramatically. We follow the auto industry—that's where our products come from. In the beginning, boats had very simple battery ignition systems, plain old carburetors, fuel pumps, and tanks. But from the auto industry, we've gotten computerized ignition, fuel injection, GPS, and even global positioning anchor systems that hold the boat in place.

When it all works, it's great, but these are complex systems, and there can be failures. That said, technology keeps improving, and today's boats start and run effortlessly. You turn the key, and they go.

JE: So obviously, technicians and mechanics really have to be well-schooled, don't they?

JH: Yes, they're well-trained. They're six-figure income people now.

JE: Oh really?

JH: Yes.

JE: And there are different models—like hybrid jet boats and pontoon boats that are a combination of different styles.

JH: The biggest growth has been in the pontoon area. The entry-level price makes them the go-to boat for beginners. High-horsepower four-stroke engines now power them—single-engine models with 200, 300, even 500 horsepower.

They'll pull a skier or a wakeboard, cruise, anchor, and fish. You can do it all in one day. Plus, pontoons allow multiple generations of a family to enjoy boating together.

JE: And you can put about two dozen people on some of those, right?

JH: Exactly.

JE: The runabouts and cruisers have also gotten bigger and roomier. They're more like platforms now.

JH: That's right.

JE: Why did pontoons take off? Was it because they added more power, or was it the design?

JH: They spent a lot on marketing and design.

JE: Yeah, because we used to look at pontoons as an "old people's boat."

JH: Now they'll run 50 miles an hour.

JE: Yeah, so now younger generations enjoy them too.

JH: If you've got a 300-horsepower engine on the back of your pontoon running 50 miles an hour, you're not an old person. You don't have to be ashamed of riding around in a pontoon anymore.

JE: Then there are boats specifically built for skiing. Those didn't exist way back when.

JH: No, nothing like today's models. Modern ski boats are dedicated tow boats—they work exceptionally well. They're flat-bottomed and designed solely for skiing. Nothing does the job better.

But now we also have hybrids with forward-facing drives. You put the flaps down when you're skiing or wakeboarding, and then when you're done, you put them up, and it functions like a Cobalt. That's the latest, greatest thing.

JE: Do fishing boat manufacturers ever approach you about selling fishing boats?

JH: Yes, but that market is so flooded I never wanted to get into it. The same goes for jet skis and power sports. It takes the same highly trained mechanic to work on a jet ski as it does a million-dollar yacht.

JE: Oh really?

JH: Yeah, and I couldn't afford to have those mechanics working on small-ticket items.

JE: Speaking of money, what are some of the highest-valued boats on Grand Lake? Are there million-dollar boats?

JH: Oh yeah, we have many boats over a million dollars.

JE: And when you were at Bomar, what was the price of boats back then?

JH: \$5,000.

JE: Let's talk about the quality of the lake water and its future. That's under the control of GRDA. How do you feel about the water quality?

JH: Having been here a long time, I hear people say, "When I was a kid, you could see your feet at the bottom." I'm not so sure I subscribe to that. I don't think there's much difference now from the 1950s.

One thing I always point to is the amount of bait fish—gizzard shad are the primary food source for many fish. They're extremely sensitive to water conditions, and we still have millions of them. So I don't think anything is wrong with the water quality.

It's being monitored more than ever, and I have faith that if something were to go wrong, GRDA would correct it.

JE: You mentioned Rusty—let's say his full name.

JH: Rusty Fleming.

JE: Yes, a longtime resident of Grand Lake and a big part of its history.

We always have the lake level argument—where it's supposed to be, if it's too high or too low. People downstream complain about water being released too soon. What are your thoughts?

JH: There have been a lot of struggles over that. Currently, they bottom it out at 742 feet.

JE: The lake level is 742 feet?

JH: Yes, and it doesn't go below that—God willing, and the creek don't rise. There are natural fluctuations, but I think we have it pretty well regulated.

During the summer season, when people are here, they bring it up to 744 feet. That seems to be working well. But there will always be disagreements—some people think it should be higher, some lower. I think GRDA manages it very well.

JE: We get quite a bit of flooding from spring rains. Do you know the highest level the lake has ever been?

JH: They've had it to the top of the dam.

JE: The top of the dam?

JH: Yeah, 757 feet is the top of the dam. The spillways are at 755.

JE: So that's when they have to start releasing water, and that impacts those downstream.

JH: Right. But they also have to keep a certain amount of water available because we are the primary source for the Arkansas River Navigation Channel.

JE: Oh, I didn't know that.

JH: Yep. That's a large part of where their water comes from.

JE: How does the water get to the navigation channel?

JH: It runs into the Arkansas River at Fort Gibson, out of Fort Gibson Lake, and into the navigation channel.

JE: Pays to talk to you—we always learn something.

Chapter 11 – 9:17
The People

John Erling (JE): Were there times when you wondered if you were ever going to make it in this business? That you wondered, “I’m not going to make it...”

Joe Harwood (JH): Right after I got out of college, during my first Labor Day weekend in 1973, we had to shut down the gas dock because we didn’t have any gas. I thought, “What in the world have I done? I’m in the boating business, and we don’t even have gas in the tanks.”

Of course, that was artificially created, and it soon passed. But I’ve always been very happy and fortunate about my decision to be at Grand Lake in the boating business.

JE: So you never had those sleepless nights? There must have been times when something kept you up at night.

JH: There’s always something—inventory, inflation, slow sales. It’s all cyclical.

Whenever you think it’s the worst it can ever imagine, that means it’s about to change. It’s never quite as bad as you think, and it’s never quite as good. If you keep that in mind, you know that when things are really good, it won’t last forever, and when they’re really bad, things will turn around.

JE: That’s what has kept you going all these years. Are we facing anything now that’s affecting the boating industry or marinas?

JH: We have high inventory in the boat business right now. We’re having to watch that carefully.

JE: And here we are in December. You’re already planning for boat shows, I imagine?

JH: January is a full month—three shows in a row. One in Arkansas, one in Oklahoma City, and one in Tulsa.

JE: Wow. And you’re involved in all three?

JH: Oh yes.

JE: You must be sick of it by the time it's over.

JH: No, I wish we were opening up another one!

JE: Because boat shows pay off, don't they?

JH: Yes, they should. If they don't, you're doing something wrong.

JE: We have young people listening to these interviews—people who want to start a business. Do you have any advice for them?

JH: Yes. I've relied on this from the very beginning. I read it in a book somewhere—I can't remember which one—but the simplest and best principle you can follow is: Do unto others as you would have them do unto you.

Before you speak in a difficult situation, think, How would I want to be treated if I were on the other side of this? If you live by that, it will serve you well.

JE: And that book is...

JH: The Bible.

JE: Right.

JH: But it's a good business principle too.

JE: I imagine your church and faith were instilled in you by your parents.

JH: Yes. Even when my dad had just one day off—Sunday—we went to church. We attended the Ketchum Methodist Church before we went boating. There was no swimming or playing on Sunday morning until we got that out of the way.

JE: I have a memory of you at Ketchum Methodist Church. Margaret and I attended there too, and so did you. One of the ministers stood up during a sermon—I don't know if he was making a point or not—but he had the Bible in his hand, and he threw it on the floor.

I remember you got up out of the pew, walked over, picked up the Bible, and handed it back to him. Do you remember that?

JH: Yeah.

JE: I think of that act a lot. I don't know... you just couldn't stand the sight of it on the floor. Do you remember what point he was trying to make?

JH: He got all wound up about something and threw the Bible on the floor. I walked over, picked it up, and told him, "That doesn't belong down there."

JE: I've seen you in both your yacht clubs and many different settings, but that memory stands out the most.

Finally, what do you enjoy most about your business?

JH: The people I meet. The families I've known for generations. I know grandparents, parents, kids, and grandkids. That's what I love—the relationships.

JE: You must have grandchildren coming in, saying, My grandpa was here, and that has to make you feel good.

JH: Absolutely. And I've enjoyed them all. They're exciting, fun, and they make things happen.

JE: And when you see people in your restaurants—laughing, enjoying themselves—that has to make you feel good.

JH: Yes, exactly. Because that's what it's all about—relationships, family, and memories.

JE: They're making memories, for sure.

When we bought our place at the lake, it was because I loved the lake. I got my interest in boating in Minnesota, came down here, and wanted to enjoy it for myself, for Margaret, and for our children.

Then I realized that our extended family wanted to come to the lake too. Cousins and relatives started coming down, and on major weekends, we'd have 15–20 people at the lake. Some would stay with us, some would stay somewhere else, but now those people are grown, and they talk about the memories we made.

I never planned for that, but it just happened, and I'm grateful. Our lake

property is sacred ground—it's God-given. It was handed to me as an experience I never thought I'd have.

JH: I can attest to that.

JE: You've been such a big part of Tulsa and Grand Lake. Your work with Voices of Oklahoma is capturing something that will never be captured again. No one else will ever have it, because you have done this.

JH: Well, thank you. I'll never forget when I first met you—we had a great time talking.

JE: Yes, we did. How would you like to be remembered?

JH: That we treated people fairly and had a good time. And I look forward to producing as many more good times as I can.

JE: That's great. Is there anything I should have asked you that we haven't covered?

JH: No, but I will say—I won't be satisfied until Frank Siller, the founder of Tunnel to Towers, attends the Duck Creek fireworks. And that's going to happen.

JE: Oh, has he been invited?

JH: A lot. We've got his attention. I think he's tremendous.

Tunnel to Towers is an incredible organization. There are a lot of great groups out there, but I chose them because they have the lowest administrative costs. If someone shows me a better one, I'll support that. But I'm proud of what we've done for Tunnel to Towers.

JE: I didn't ask you about your age and military service. The Vietnam War was going on—did you serve?

JH: I had a student deferment. Then I was classified 1A after I graduated. I moved to Grand Lake thinking, Well, I'll wait and see if I get drafted. If I do, I'll worry about getting a real job when I get back.

But I never got drafted—and I never left.

JE: Oh, okay. Well, Joe, I've enjoyed this. I appreciate you sharing your story with Voices of Oklahoma.

JH: I appreciate it. I'm flattered. Thank you.

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