

# MORRIS STOWERS

23 Courtney Place  
Palm Coast, Florida 32137

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Dear City of Palm Coast Human Resources Department,

I am writing to express my interest in the City Manager position for the City of Palm Coast, Florida, as advertised. My unique skill set and strategic approach align perfectly with your city's needs. I am particularly drawn to your commitment to growth as a relatively new city. I believe my background in civic and city leadership, client relationship management, and business growth can contribute to your continued success.

My wife Caryn and I bought a home in Palm Coast in May of 2024 and simply love this City! After living in South Florida, the slower pace and lesser traffic numbers (you may be shocked that this is possible!) is a breath of fresh air!

Having served on several county and regional economic development alliances, and city boards in top leadership positions are valuable lessons that have helped defined my career. My services in city planning and zoning and on the charter review boards should be noteworthy as well.

I am a proud U.S. Navy veteran, and having served our country, I am very aware of a true citizen's commitment to loyalty, honesty, and hard work in any endeavor, professional or private.

As the CEO of Dolphin Direct, LLC, I have led a successful financial services company specializing in property, casualty, and life insurance for over a decade. My focus has been on driving operational efficiency, strategic planning, and employee productivity while maintaining fiscal responsibility. I have consistently improved revenue and premium growth, developed long-term business strategies, and led teams to achieve ambitious goals.

Previously, as Senior Vice President and Director of Wealth and Well-Being at Gibraltar Private Bank, I managed a diverse team of financial professionals and designed comprehensive financial and estate planning models for high-net-worth clients. This role required a deep understanding of wealth management, tax strategies, and family governance, all of which I have successfully applied in my leadership journey. I take pride in fostering long-term client loyalty and building trusted relationships that contribute to client satisfaction and retention.


In addition to my financial services experience, I have a proven track record in executive leadership roles within the Chamber of Commerce sector, having served as the President & CEO of both the Sunrise and Dania Beach Florida Chambers of Commerce. These roles allowed me to drive organizational growth, foster community engagement, and develop successful strategic initiatives that led to significant membership and fiscal growth.

I hold an MBA in international management from Virginia Tech, a Bachelor of Business Administration degree from Florida International University, and industry designations such as Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) from The American College, which further complement my extensive experience in business management and financial services. I am also licensed in multiple states and have a strong background in multi-state operations.

I would welcome the opportunity to bring my experience in executive leadership, strategic planning, and financial management to the City of Palm Coast. I am excited about the possibility of contributing to the City's continued success and growth, and I would be delighted to further discuss how my background and skills can add value to your City and its continued growth.

Thank you for considering my application. Please feel free to contact me at my phone or email address listed in the heading above.

Sincerely,

A handwritten signature in black ink that reads "Morris Stowers". The signature is written in a cursive style with a large, prominent initial "M".

Morris Stowers

## **Morris Stowers**

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Palm Coast, Florida 32137

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### **Professional Experience**

#### **Dolphin Direct, LLC | CEO**

*2010 – Present*

Lead and manage day-to-day operations of a financial services company specializing in property, casualty, and life insurance. Implemented strategic initiatives to improve operational efficiency, increase revenue, and enhance employee productivity. Directed staff development, process optimization, and strategic planning to achieve retention and premium growth targets.

- Developed and executed operational strategies to meet company goals.
- Improved time management and performance among employees and contractors.
- Maintained fiscal responsibility and long-term organizational growth.

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#### **Gibraltar Private Bank | Senior Vice President & Director of Wealth and Well Being**

*Coral Gables, FL | 2007 – 2010*

Oversaw a multi-disciplinary team of seven professionals, including attorneys, financial planners, and analysts, to deliver comprehensive estate, tax, and philanthropic planning solutions for high-net-worth clients. Focused on fostering long-term client relationships through strategic planning and engagement.

- Created innovative financial planning models for estate and succession planning.
- Led cross-functional collaboration to address qualitative and quantitative client needs.
- Strengthened client loyalty and trust through family governance and philanthropic strategies.

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#### **SunTrust Bank | Vice President, Regional Estate & Business Planning Specialist**

*South Florida Region | 2004 – 2007*

Directed advanced financial planning for high-net-worth clients across five counties, collaborating with allied professionals such as CPAs and Attorneys. Provided expert guidance to senior management and private financial advisors to develop customized legacy wealth strategies.

- Designed estate and business planning tools to preserve and transfer wealth.
  - Built partnerships with clients and stakeholders to deliver tailored financial solutions.
  - Contributed to significant asset growth and client satisfaction within the bank's trust department.
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## **Chambers of Commerce Leadership Roles**

### **Sunrise Chamber of Commerce** | *President & CEO*

2003 – 2004

Transformed a mid-sized Chamber of Commerce into a thriving organization by implementing strategic initiatives and relocating operations to Sawgrass Mills Mall, attracting over 26 million visitors annually.

- Enhanced organizational impact through fiscal responsibility and membership growth.
- Established a world-class Visitor's Center, driving community engagement and tourism.
- Reported to a 22-member Board of Directors and oversaw a team of six employees and 12 volunteers.

### **Dania Beach Chamber of Commerce** | *Executive Director & CEO*

2001 – 2003

Conducted a comprehensive feasibility study that redefined the city's marketing strategy, transitioning the focus from agriculture to marine industries.

- Engaged over 220 businesses in strategic planning efforts and in-house feasibility study to boost economic development.
- Secured corporate sponsorships for major events and expanded membership base.

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### **South Park Properties, LLC** | *Owner & Managing Partner*

Blacksburg, VA | 1997 – 2001

Planned and developed commercial real estate projects exceeding 10,000 sq. ft., including contracts with federal agencies, medical facilities, and media companies. Managed construction, contract negotiations, and fiduciary responsibilities.

- Delivered high-profile projects for clients such as the U.S. Department of Agriculture, Fresenius Medical Care and NBC News.
- Successfully balanced operational, financial, and legal aspects of real estate development.

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### **Morris Stowers and Associates** | *Owner & Managing Principal*

Blacksburg, VA | 1982 – 2002

Led a Nationwide Insurance franchise serving over 3,000 clients. Oversaw daily operations, staff management, and sales initiatives. Significantly increased annual revenue while ensuring customer satisfaction.

- Grew revenue from \$200K to \$1.5M through strategic marketing and operational efficiency.
  - Provided community-focused insurance solutions in a university town.
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## U.S. Navy Veteran

*Petty Officer 3rd Class, GMM | 1978 – 1981*

Honorably served during the Iranian conflict era.

- Awarded the Navy Expeditionary Medal and Navy Sea Service Ribbon for meritorious service.
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## Education

- **Master of Business Administration (MBA)** | Virginia Tech University, Blacksburg, VA
  - **Bachelor of Business Administration (BBA)** | Florida International University, Miami, FL
  - **Associates of Business Administration Degree** | Broward College, Fort Lauderdale, FL
  - **Chartered Financial Consultant (ChFC)** | American College, Bryn Mawr, PA
  - **Chartered Life Underwriter (CLU)** | American College, Bryn Mawr, PA
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## Licensing

- 220 P&C and 215 Life/Health Florida Insurance licensed with non-resident licenses in CO, NC, SC, TN, and VA
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## Selected Achievements & Community Involvement

- Member of the 2023 City of Dania Beach Florida, Charter Review Board
- Member of the 2023-2024 City of Dania Beach, Florida Planning and Zoning Board
- Board Member of the Nicholas J. Costello Scholarship Fund
- Elder Fort Lauderdale First Presbyterian Church
- American Legion Member
- Lions Club International Member
- Golden Panther Lifetime Contributor, Florida International University
- Lifetime Member, Ut Prosim Philanthropic Society, Virginia Tech Foundation
- Immediate Past Chair Committee of 100 Hollywood, Florida
- Past CEO of the Dania Beach and Sunrise Florida Chambers of Commerce
- Past Board Member, Broward County Economic Development Alliance
- Past President New River Economic Development Alliance
- Past President Blacksburg Regional Chamber of Commerce
- Past President of the Roanoke Society of CLU and ChFC
- Past Chair, New River Valley March of Dimes