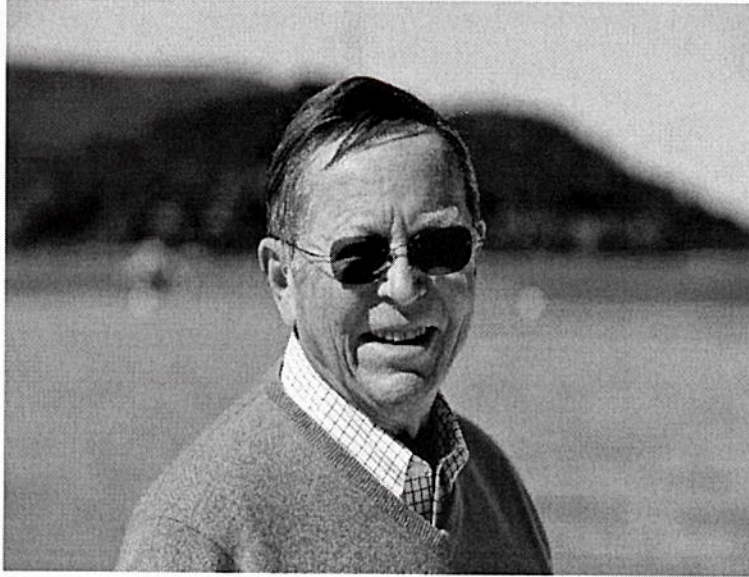


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Fredric Close Towers

January 9, 1934 – January 20, 2016



Fredric Close Towers died at his home in Naples, Florida on January 20th, 2016. Born in Washington, D.C. on January 9, 1934, he was a graduate of St. Albans School in Washington, D.C. He was also a graduate of Williams College and Harvard Business School. He served in the U.S. Navy, first as an intelligence officer with the seventh fleet, and later at the Pentagon as aide to CNO Admiral Arleigh Burke, who gave him the nickname "Tiger Towers".

Affectionately called Freddy by family and friends, he will be remembered for his engaging smile, generous spirit, love of life and his caring nature. Freddy's innate love of people made everyone he met feel embraced by the friendly warmth of his personality. He was an enthusiastic sailor, lover of choral music, and model trains. He was an innovator and had an insatiable curiosity about new technology, and he tried to learn something new every day.

In 1958, he married Kay Heffernan. Freddy and Kay were known for their warm hospitality. One could always find a welcoming smile, good food and lively conversation at their homes in Maryland and Maine. Kay Towers passed away in 2000. They had one son, Frederic Jr., who died in 1979 as the result of an auto accident.

Freddy was one of the first people to write software for the financial services industry. In 1971, while a successful stockbroker at Johnston, Lemon & Company, he decided to explore the use of the computer in his work. He believed that, with the right software, computers could revolutionize the way stocks were valued and tracked. Working from his home office, as one of the nation's first telecommuters, he became one of IBM's first time-sharing customers. His programs "Valport" and "Hypo" hold two of the first software patents ever issued in the financial services industry and were licensed to major brokerage firms throughout the country.

Freddy was the ambassador of the Great Harbor, bringing everyone on MDI together to race. He was a devoted member of the Northeast Harbor Fleet, the Southwest Harbor Fleet, and a passionate supporter of youth sailing in the Great Harbor. When Freddy and Kay started coming to Maine in the mid-1970s, Freddy took an interest in the IOD Class, and, in 1978, purchased Humlen #10. He was instrumental in reviving the IOD Class and was a driving force in hosting the first World Class Championship in Northeast Harbor in 1984. Many of the current skippers in the IOD Class established a keen interest in the class by crewing for Freddy. He would hand them the helm, compliment them on their ability to skipper the boat, and, at the appropriate moment, encourage them to buy an IOD. He served as chairman of the IOD World Class Association, as chairman of the NEH Fleet race committee for many years, and as Commodore of the Southwest Harbor Fleet. He will be fondly remembered and missed by sailors from around the world.

In 2004, he married Laurel ("Laurie") Chamberlain Hinckley. It was Laurie's father George who taught Freddy how to sail. In 2005, they moved from Maryland to Naples, Florida and quickly became involved in their new community. As long time summer residents of Maine, they divided their time between homes in Southwest Harbor and Naples. In both communities, they continued the Towers tradition of entertaining family and friends and participating in civic and sporting activities.

Freddy served as chairman of the governing board of St. Albans School, where he endowed the chair in Computer Science. He was a trustee of the Washington Cathedral Choral Society, Arena Stage, and National Maritime Heritage Foundation. He was a member of the Naples Yacht Club, Royal Poinciana Golf Club, Chevy Chase Club, Northeast Harbor Fleet, Southwest Harbor Fleet, Causeway Club and Pot & Kettle Club.

He is survived by his wife, the former Laurie Hinckley, two sisters, Judy Towers Reemtsma and Dorcy Towers Burns, two stepdaughters, Betsy Mulligan and Amy Breckon, nine nieces and nephews, and two grandchildren.

The family will receive visitors on January 27, 2016, 3 to 5 p.m. at Fuller Funeral Home, Pine Ridge Road, Naples Florida. A Mass of Christian Burial celebrating the life of Fred Towers will be offered at St. Williams Church in Naples on January 28, 2016 at 10:00 a.m. Celebrations in Washington, D.C. and Southwest Harbor, Maine will be held at a later date. In lieu of flowers, donations may be made to St. Albans School, St. Albans Annual Giving, Mount St. Alban, Washington, DC 20016-5069 or MDI Community Sailing Center, P.O. Box 116, Southwest Harbor, ME 04679.

