



## Richard Michael "Mike" Howard

January 24, 1943 - May 25, 2017

Richard Michael Howard of Gulf Shores, Alabama, passed away peacefully Thursday, May 25th in Foley, Alabama. He was born January 24, 1943, in Ada, Oklahoma to Frances and C.B. Howard.

Howard was a graduate of Ada High School in 1961 and earned the rank of Eagle Scout. He was a Phi Beta Kappa Graduate of the University of Oklahoma with a Bachelor of Science Degree in Mathematics and earned an MBA in Finance from Oklahoma City University. At OU, He served as President of Lambda Chi Alpha fraternity and of several leadership organizations. He was selected to serve on the National DuPont College Fashion and Career Board and later joined IBM in Oklahoma City as a Systems Engineer.

In 1966 Mike was married to Patricia Ann Turner of Muskogee, Oklahoma and they celebrated their 50th wedding anniversary August 20th, 2016. He served in the Oklahoma National Guard. His career with IBM took them to Los Angeles where he served as Insurance Marketing Representative for the Western Region and then as Marketing Director for the Dallas Branch. He also served as President of the Dallas Insurance Club.

From 1976-78, Howard served as CFO and Treasurer of JC Penney Life Insurance Co,

becoming President and COO in 1978. He later served as CFO of Computer Language Research in Dallas.

The Howards moved to Mobile, Alabama in 1990 where he served as CEO of Loyal American Life Insurance Co. Rather than moving with the company to Cincinnati, they chose to remain on the Gulf Coast where they owned and operated The Book Factory at Tanger Outlet for 11 years. Currently, they are owners of Jubilee Apparel and Gifts in Gulf Shores and the Pack & Mail in Orange Beach.

Howard is survived by his wife Pat; three sons, Richard Michael Howard, Jr. (Loresa) of Kuala Lumpur, Malaysia; John Lynell Howard (Kirsten) of Atlanta, Georgia; William Patrick Howard of Gulf Shores, Alabama; and two grandchildren, Seanna Loren and Michael Lynell Howard of Kuala Lumpur, Malaysia.

Visitation will be held at 10:00 am Thursday, June 1st, at the First Baptist Church of Gulf Shores, with the Memorial Service at 11:00 am. Burial will be at 2:00 pm at the Pinerest Cemetery in Foley, Alabama. In lieu of flowers, contributions may be made to the Wounded Warrior Project or to the St. Jude Children's Research Hospital.

# Previous Events

## Visitation

JUN 1. 10:00 AM - 11:00 AM (CT)

First Baptist Church of Gulf Shores

## Visitation

JUN 1. 11:00 AM (CT)

Gulf Shores First Baptist Church  
Gulf Shores, AL 36542

# Tribute Wall



“ *Richard Michael "Mike" Howard*

October 04, 2023 at 01:12 PM



“ *Richard Michael "Mike" Howard*

November 08, 2022 at 06:34 PM



“ *Arrive in Style was purchased for the family of Richard Michael "Mike" Howard.*



May 31, 2017 at 02:07 PM



“ *Beautiful in Blue was purchased for the family of Richard Michael "Mike" Howard.*



May 31, 2017 at 10:04 AM



“ *FBF, you, Rick, John and Bill are in our thoughts and prayers. May God be with you and provide you comfort.*

*Hugh and Carolyn*

**Carolyn Jones** - May 30, 2017 at 07:54 PM

DK

“ *Pat, We have been missing you and Mike at the Gulf Coast Sooners Club. We are so sorry to learn of Mike's death. Paul and Doris Knight*

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**Doris Knight** - May 28, 2017 at 07:43 PM