

Accountant's Accountant, Builder's Builder

Dr. Charles K. Dilgard, as the Warren County Foundation knew him, as revealed by his love of people and his accomplishments as Treasurer and Interim Coordinator

February 12, 1929 – Mar 20, 2026¹

By Daniel B. Cunningham, Board of Trustees Member, Warren County Foundation

This short remembrance of Charles K. Dilgard introduces Chuck to those who did and did not know him, then focuses on his role in the Warren County Foundation's birth. The fastest way to introduce Chuck is to tell you a few stories that reveal his essence through his human interactions with the Author and others.

I first met Chuck Dilgard in 1982-ish when Margie and I were building our farm home on Route 63. We were surrounded by woods on two sides by Otterbein land. We were nearly a mile back off the road. One fall day, incredibly, we heard hunters out in the woods on Otterbein land. This surprised us greatly because it was well known that Otterbein did not allow hunters on their property. It was after five, so I called the Otterbein operator just to let them know there are hunters on their property. About 45 minutes later, Dr. Dilgard showed up in his very large, dark yellow Lincoln Mercury, with matching hubcaps bearing a crest in the middle. To complete the package, he wore a light poplin jacket. I was outside working on the house. He got out of the car, introduced himself as Charles Dilgard, President and CEO of Otterbein Home. I was not yet 30 years old. I shook his hand and thanked him for coming over. I mentioned I was surprised that the President of Otterbein would take the time to come over to check out the situation with his neighbors. And Chuck answered me: *"That's what I do. I check on small things to make sure the big things go well."*² Thirty-five seconds after meeting Chuck, he gave advice I never forgot.

I'd see Chuck around the area at school events for his grandchildren. I then became aware of Sarah, his wife, who was the sweetest human being you could ever find. She and Chuck made a formidable team. Chuck and I were in various choral groups in the area. He was always comforting and fun to be with.

¹ "Dr. Charles Dilgard Obituary May 20, 2026," Hoskins Funeral Homes, May 20, 2026, N/A, <https://www.hoskinsfh.com/obituary/drcharles-dilgard-2026>.

² Daniel B. Cunningham, "Dr. Charles K. Dilgard in Conversation with the Author," Various, N/A.

I knew of his vast accomplishments at Otterbein Home, now Otterbein Senior Living. He explained to me that soon after he came to Otterbein, only 3 of the 133 [132]³ residents could fully pay their way. He also learned that building code violations were threatening to shut down the facility. And the operation was under severe financial strain. But that was 16 years before I first met him. By then, he and Otterbein were the epitome of success, with strong leadership in every position because Chuck had installed and nurtured all of them. But when Chuck first arrived, with his young family in tow, Otterbein was undercapitalized, had inadequate income, and had those serious building violations. Chuck took on a job not for the faint of heart. Many leaders would pass on such a challenge, but not Chuck. He grew Otterbein to financial success, with sustainable income and a fortress balance sheet, all for the benefit of the Otterbein residents, who grew from 132 at his arrival in 1966 to over 1,400 by 2000-2001.⁴ At one time, there was a waiting list for 2,500 people.⁵

So, I knew Chuck was a nice guy with high capability. I knew he was very good with finance and administration. And I knew he could build many homes as he satisfied his customers at Otterbein.

In early 1997, I invited George Henkle and Bill Duning to attend a luncheon at the old Perkins Restaurant at the corner of Tylersville Road and Interstate 75. There, I presented ideas from a couple of note cards to establish a Warren County Community Foundation. It took several months and many meetings in 1997 to incorporate the Foundation and begin operations. The initial Board was busy as a bee, each member feeling personally responsible for the Foundation's success, including the deliverables they had taken on, and for the benefit of Warren County. I nominated Dr. Dilgard to join the then-new organization. By this time, Chuck had retired from Otterbein for three years. Needless to say, he joined the Warren County Foundation as our Treasurer, of course(!). And he began to take on a long series of organizational tasks. He was a delight to work with. After we incorporated, it was time to hire a chief executive officer. Chuck offered to serve as our Interim Coordinator and lead the recruitment of our first full-time employee, who would be our president and CEO. The way he put it was "I'll put some legs on what needs to be done."⁶ His wife, Sarah, an outstanding executive secretary, joined Chuck to form a highly productive team. By this time, LCNB had loaned us, at no charge, a suitable ground-floor office that is now the LCNB Trust Department. It was conveniently located across from the Best Café. Charles and Sarah would often go for lunch. Our daughter Emily worked for the Foundation as a summer intern while she was in high school. Under the tutelage of Dr. Dilgard and Sarah, Emily remarked on how caring they were, and at the same time, how high their standards were for themselves and those they associated with. It was not unusual that when Emily was about to sit down at her desk to do her tasks, if Chuck was nearby, he would hold out her chair for her to sit down and slide the chair in.

³ Kristen Eggers, "2026 Charles Dilgard Eulogy," May 30, 2026, 3.

⁴ "Empowering Seniors," Empowering Seniors, 2001 Winter Newsletter 2001, 1.

⁵ Eggers, "2026 Charles Dilgard Eulogy," 5.

⁶ Cunningham, "Dr. Charles K. Dilgard in Conversation with the Author," N/A.

With Chuck as our interim Coordinator, the Foundation got off on the right foot. He then continued as our Treasurer as the Foundation grew. As we added services to make it easier for Warren County residents to give, their giving increased markedly. He was always right there to make sure that the accounting was always done correctly. At an early Board meeting, I recall Chuck saying, *"Always complete the accounting to the very highest standard. Then you can take a measured chance for growth with confidence."*⁷ Sounds easy, hard to do. Chuck made it look easy.

As the Foundation was getting started. Chuck and I had many work sessions late into the evening. Much of our time was spent asking questions and listening to each other, including how to grow enterprises, and what the best governance would be for the Foundation. And how to help people along the way and enjoy your life, by the way you live your life. We also talked a lot about Faith, which had a big impact on me. He wrote me a note of appreciation, which I treasure. Chuck has been quoted as saying, "Volunteers also live longer and are happier than inactive people."⁸ Yes, this is true, and he was including himself.

Because Chuck and I were occasionally in choral groups together, I knew he had formal wear. One night, I had tickets to the Cincinnati Opera's Black-Tie Gala, and Margie could not attend. So, I invited Chuck to go with me, and he readily agreed. He told me that since I supplied the tickets, he would supply the car and driver (himself). As he drove down I-75, he said that on Interstates, he always stayed in the right lane, never deviating into the left lane, unless forced. I have never seen anyone drive that way in my life, before or since. He felt it was safer. As we had exactly zero accidents on the way down to Music Hall and back, I guess he was right. After we entered the Gala venue, appropriately outfitted for such an event, and were welcomed and given our seating assignment, we joined our assigned table of eight. Chuck didn't know a soul, but I didn't need to make any introductions. Elegant in eveningwear, he met all of our six table companions. One of the tablemates was the nephew of the late Murray Seasongood, who started the Cincinnati bond underwriting business. Chuck told the nephew he dealt with old man Murray on one of the bonds he obtained for Otterbein. And on and on, person after person 'round the table, Chuck began to build rapport with people he had never met before. A Master Class on such things.

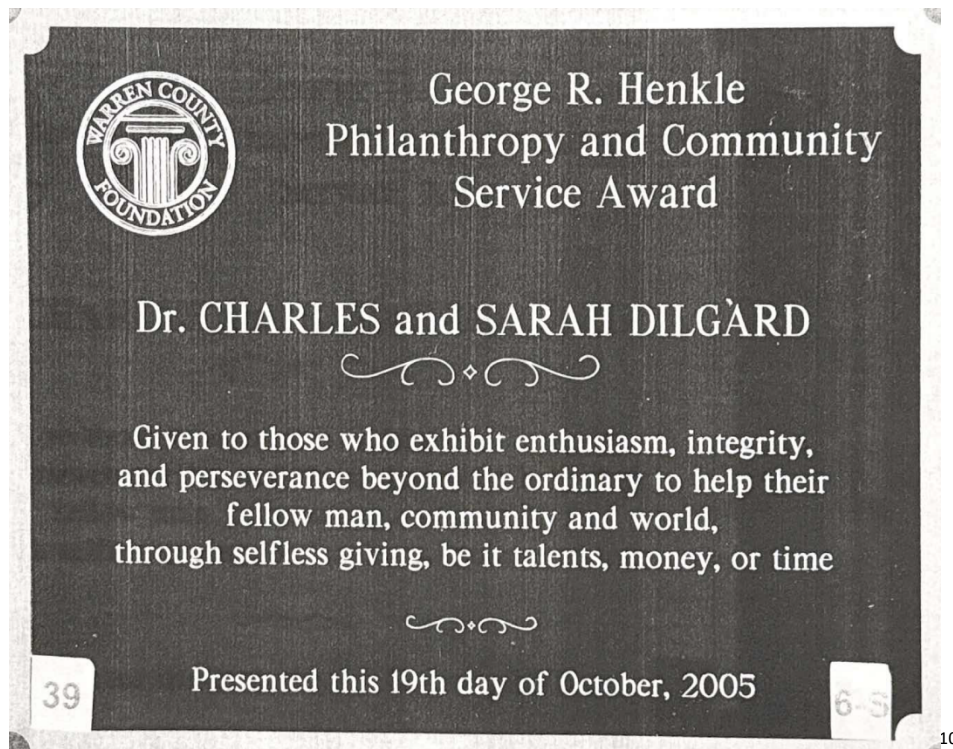
Here's an example of what Chuck did at the Foundation. WCF Board Member Kathleen Stolle donated the building to the Warren County Foundation, which now houses our Foundation. It was in good shape, clean and dry, with a new roof to keep it healthy, and freshly gutted, prepared to move on to its next life. Well, that's all Chuck Dilgard had to see. He contacted his building friends from his Otterbein days, the Mason architect Al Voorhis, and his preferred lead contractor for rebuilding existing facilities, Don Ramsey. Chuck said it was good for him to get his building trio back together for one last project. Chuck managed all the details, even the chairs we set out in the boardroom of the Warren County Foundation (each board member paid for a chair as a donation), specifying cloth covers for the backs

⁷ Cunningham, "Dr. Charles K. Dilgard in Conversation with the Author," N/A.

⁸ "Empowering Seniors," 1.

and seats. He explained that smooth vinyl and leather seats can get “sticky”⁹ sometimes. The chairs we have today are the ones Chuck selected, and they are a physical testament to Chuck’s diligence.

As Board Chair, I nominated Chuck and Sarah as a joint third recipient of the George R. Henkle Philanthropy & Community Service [Lifetime Achievement Award]. After the second was put forward, there was little debate, followed by a quick unanimous vote. We had the annual meeting and Award presentation at Kathleen Stolle’s home in Oregonia. Chuck got a big standing ovation of appreciation, well deserved, with nary a dry eye in the house.



And then, after many years, Chuck decided it was time for him to retire from the Warren County Foundation Board. Which was sad. But we were happy for him. But that is not near the end of his association with the Foundation. In Chuck’s typical understated style, he provided for his family and the community, all while casting a massive vote of confidence in the future of the Warren County

⁹ Cunningham, “Dr. Charles K. Dilgard in Conversation with the Author,” N/A.

¹⁰ “Dr. Charles and Sarah Dilgard, Warren County Foundation, George R. Henkle, Philanthropy and Community Service [Lifetime Achievement Award], by the Author.,” October 19, 2005, N/A.

Foundation. He became one of the largest donors to the Foundation, including a substantial gift to the Warren County Foundation Board Designated Endowment.

Chuck Dilgard was an accountant's Accountant. I don't ever believe he made a mistake with the balance, income, and cash flow statements, without correcting it immediately, using his pencil with a sharp point. And yes, when the statements are built to the highest standards, he would confidently suggest to the Board a measured risk to grow the Foundation.

The Foundation also enjoyed the builder's Builder in Chuck. The purposefulness and reasonable cost of building out Stolle's gift home into our Foundation Office, and countless other projects, but most importantly, Chuck's building of...people! Robert B. Morgan, second Chair of the Warren County Foundation, and CEO (Ret.) Cincinnati Financial Corporation summed it up by telling me, many times, "Chuck Dilgard, I just love that guy!"¹¹

What lessons do we take from Dr. Charles K. Dilgard's life to ponder as we, the living, continue to walk on the path of our lives? Perhaps it is the accounting for yourself, using the highest standards, that will allow you and ALL around to take measured chances for growth, leading to a happier self, family, community, state, government, and eventually the globe we all live on. Thank you, Chuck, for being a Warren County Foundation leader, laying down stepping stones for those who follow. The world is better for it.

I have one regret regarding Dr. Charles K. Dilgard: Why didn't I spend more time with him?

Coda

In 2023, I wrote a book celebrating the Warren County Foundation's 25th Anniversary, titled ***Laying Down Stepping Stones-Warren County Foundation's Cultural History 1997-2022***. In the book, I wrote about 16 highly influential Warren County Citizens who came before us, explaining the cultural impacts of each on the Warren County we live in today. The bookends for this series were Joseph Warren, namesake of Warren County, and Neil Armstrong, who lived amongst us for 20 years. If I had written this book today, I would have included Dr. Charles K. Dilgard as one of the highly influential Warren County Citizens who shaped the County's culture in positive ways we enjoy today.

-End

¹¹ "Robert B. Morgan in Conversation with the Author," n.d., N/A.