A man of many talents, Al Terwilliger makes equipment to keep horses and horsemen safe

by Nicole Kraft

You might think, watching him, that Al Terwilliger is a born salesman.

"This is the best-selling bridle in the world," croons the imposing Terwilliger, holding the headstall like it was a rare diamond necklace. "Feel this material? It's 10-1/2 times stronger than leather."

You might think, watching him, that Al Terwilliger was born with the gift of gab.

"All I want to do is get you into one of these harnesses—and I'll hook you," he says, his face open and honest, his eyes twinkling. "You will be with us the rest of your life."

You might think, listening to him, that Al Terwilliger was a born singer.

"I've got the horse right here, his name is Paul Revere," he serenades as a customer stops by, "And there's a guy that says if the weather's clear..."

You might think Al Terwilliger was born to be a lot of things—and you would be right. But Terwilliger is first and foremost an inventor, and don't ever think otherwise.

"I love to create things," he said, his mouth serious and set. "I wake up in the middle of the night and have a pad next to my bed so I can write down the ideas that come to me. I truly think they come from God."

Al Terwilliger is the brains, the hands and the face behind Protecto Horse Equipment Inc., one of harness racing's most respected and accomplished equipment manufacturers. If there is a new idea in racing equipment to be cultivated and developed, you can bet Terwilliger has thought of or invented it. In fact, many in racing may know Terwilliger not by his first or last name, but rather by the super-hero-like persona he adopts whenever he is fighting for truth, justice, and the pursuit of superior harness goods.

He is known, quite simply, as the Protecto Man.

If it's horse sale time, Michigan native Terwilliger and his wife, Myra, are on the road. From Harrisburg to Delaware, Ohio, Ontario to Florida, his setup is plain. His message is simple. His products are revolutionary.

On a table, he lays out various pieces of harness—bridles and lines, saddles and buxtons. Behind is a board that proclaims in script the Protecto name, and it too is adorned with a multitude of equipment.

Terwilliger is a salesman who does not really sell. He leaves that job to tack shops and distributors like Big Dee's. Rather, he is the pitchman promoting the quality of his wares--part P.T. Barnum, part Thomas Edison.

"Feel these lines," he says, laying a set of black reins in a visitor's hands like he was handling fine silk. "Feels like leather, but it's not. They'll never crack. They stay supple in cold weather. You wash them off with a hose."

"And this harness," he continues, reaching out to accept Myra's handoff of a harness saddle, "it expands with the horse and gives them room to breathe. And it never loses its shape. It has a memory. Watch."

The Protecto Man contracts and releases the harness like an accordion. True to his word, the harness springs back to form each time.

It was the 1960s when Terwilliger, tired of seeing his father and brother come in beat up from the wars of racing, invented his first product—a vest designed to keep drivers safer on the track. In the four decades hence, he has likely created and patented more products for the harness industry than any other.

Al Terwilliger is a man who sees a need and seeks to address it.

"This world consists of a lot of thinkers," he said, "but there aren't many doers. I'm a doer."

Is he ever.

Terwilliger shoots out ideas and products like an expert marksman aiming for a target. Some may go astray, but most are a bull's-eye, filling needs some horseman weren't even sure they had.

The swivel quick-hitch, waffle saddle pad, skin-tight knee boots, head-pole hitch, magnetic sweats and pads, and the two-way Murphy blind are just a sampling of his products. He created the Breath E-Z to expand a horse's nasal opening by spreading its nostrils wider. Horse not getting enough of a boost by pulling the earplugs? Try the Hoodwink, a dual system of pulling the ear plugs and hood off at the same time.

Poorly gaited horses might get help from the Go Straight, which pushes out the elbows and allows horses to go wider with less chance of hitting their knees, shins and legs.

The Wrapper combines the support of brace bandages with the ease of a boot, while the Flipper is a rubber-fringed nose piece to teach a horse to cope with the flying dirt, stones, mud and water of racing.

The Butt Flap is...well, you get the picture.

"I don't get an original thought in my mind at all," he said. "Everything I get comes at night when I sleep. I believe it comes from God, if you really want to know. I have a pencil and paper beside my bed because if I don't write it right down I'll forget it. I also race horses, so I could be in the paddock and I'll hear somebody say, 'Damn this thing! What's wrong with this?' I'll stick around and say, 'What's wrong?' A groom will say, 'Why did they make this like this? Why didn't they do that?' So I said, 'OK, let's do that.'

"But I don't have original thoughts. I wake up, and there it is, and I get out and draw it. I don't know where everything comes from. I just know that it's one of the gifts I have."

"He's a very intelligent guy, who is extremely well educated," said trainer Doug McIntosh. "He's a heck of a singer, and he has a million ideas a month. He not only can have the idea, but he also has the ability bring it to the marketplace. And his ideas are not that far off the wall. They are actually quite practical."

The quality, according to some, is unequaled. Chris Boring, who developed such champions as Albert Albert and Colt Fortysix, said he has used Protecto boots for years and still has pairs he bought 25 years earlier. He was among the first to jump aboard when Protecto brought forth harnesses, although he cautioned Terwilliger at the time that his inventions could spell Protecto's doom.

"I was kidding with him and said, 'You're going to put yourself out of business,'" Boring recalled. "Once everyone gets one of these, they will last so long, they won't need you anymore."

The name on the flyer is Al Terry. The image is a dark-suited young man, a charming smile on his lips and a twinkle in his eye. His microphone is poised, ready to carry his next song to audiences far and wide.

It barely takes a blink before the facial similarities appear. Al Terry is Al Terwilliger.

But this is no flash-in-the-pan publicity shot. Terwilliger started performing as a pre-teen on "Ted Mack's Original Amateur Hour," an on-air talent show that appeared on all four major networks during its incredible run from 1948 to 1970.

A graduate of the Detroit Conservatory of Music, he went on to study at the Julliard School of Music and become an honest-to-goodness performer on the stage and television.

"They had minstrel shows back then, and I'd come out and sing Al Jolson stuff," Terwilliger recalled. "I did local commercials and some for General Electric. Most of my stuff was humorous."

During his youth spent with his family in the racing business, Terwilliger was introduced to comedic actor Andy Devine, known for his distinctive two-tone voice in such films as "The Spirit of Notre Dame," and on television in "Adventures of Wild Bill Hickok" and the children's show "Andy's Gang."

Terwilliger used to help Devine pick winners at the races, and was handed his own winning ticket when Devine recommended the budding thespian for a role in the Broadway show "Never Too Late."

Terwilliger went on to serve as understudy to the noted actor Robert Morse during the highly successful Broadway run of "How to Succeed in Business Without Really Trying," the story of J. Pierpont Finch's unlikely rise up the corporate ladder.

"I sat there in that theater and never got called on," Terwilliger said with a shake of his head. "Bobby Morse never would miss a performance. I'd say, 'Jeeze, break a leg or do some damn thing!"

He roomed with another Michigan native during those early years, a struggling actor named George Peppard, who was driving a cab while awaiting his big break. Peppard, of course, went on to a successful stage, film and television career, highlighted by his role as Audrey Hepburn's love interest in "Breakfast at Tiffany's," and as Col. John "Hannibal" Smith in television's "The A-Team."

"He was one of those guys that could play any type of role, but he couldn't get a job, and all I did was work," said Terwilliger. "It drove him crazy. I liked to go out with him, because when we hit the bars, he'd bring in enough women for me! That's how handsome he was."

But even successful actors have down time, such as the morning and afternoon hours before a performance. It was in that spare time that Al Terry began inventing his safety products, and realizing there might be more to life than song and dance.

"One day I woke up in a hotel room, and I didn't know where I was," he recalled. "It scared me a little. People think in show business you have a lot of friends, but you don't. It's a lonesome life. You have a lot of acquaintances."

Don't think for a minute that AI Terwilliger has abandoned his entertainment roots. He is still known to break out his classically trained baritone voice for a national anthem or community performance—when time permits—and still writes an advertising jingle or two. Besides, he said, there really isn't that much of a different between his performing career and life as Protecto's pitchman.

"Both of them are creative industries," he said. "When I was a little kid, I was creative as heck. I wasn't smart, but I could see things. Now my wife, she's the smart one."

Indeed, Terwilliger is the first to support the adage that behind every successful man is a good woman. In the Protecto world, it is Myra Terwilliger who makes the business run while her husband creates and invents.

They met at a USTA meeting, of all places. Myra was attending a schoolteachers' convention in Columbus at the same hotel in which the association's board of directors meeting was held. Al was promoting one of his revolutionary products. Myra taught second and fourth grade. She found an apt pupil in Al.

"She is my other half--the best half," said Terwilliger. "I invent this stuff, and then I'll present it to her. She gets it on the market. She runs the factory."

The pair employ 10 workers between three plants, as Protecto manufactures tools and dies, injection-mold the products, and package them for sale. Myra Terwilliger knows no idea is too big or small, too simple or outlandish.

"That's what's great about Myra," said Terwilliger. "I say, 'I have a great idea, and it's going to cost me \$30,000 in development,' and she'll say, 'Have fun!'"

"Not many people could be Al's partner," added McIntosh with a laugh. "He so shoots from the hip. They complement each other."

Their skill in recognizing opportunity is evident in Protecto, which evolved from its initial two products to cover virtually the whole harness industry.

When Terwilliger's first gift of safety vests were introduced, the Standardbred Owners Association of New England bought one for every driver and every trainer in its organization. He next produced wheel disks that improved safety and sound dynamics, and they, too, became compulsory. Mud fenders followed.

"Making those products mandatory really helped business; but every time they asked me, 'Should we make these mandatory?' I always said, 'No,'" Terwilliger said. "I don't believe in making things mandatory. I hate to be told I have to do something."

But with the bankroll from his first compulsory products, Terwilliger was able to expand his product line for the betterment of racing. He headed into boots first--a plastic model that nobody would touch, because plastic in those days was cheap and would break.

All that changed when an employee mixed the wrong materials and revolutionized Protecto forever.

"I was running two jobs in the factory—one a vinyl for General Electric and plastic for my boots," he recalled. "I had a guy working with me, Lester. All he had to do is put the plastic into each hopper to keep the machines going. He came down the aisle and put both cans of material in the same slot and mixed the two plastics. I was really upset, because that was a costly mistake, so I fired him. Then I got the boot out--and it was flexible. I hit it with a sledgehammer, and I couldn't break it. I put it in the freezer, and it stayed flexible in the cold.

"So I hired Lester back, and I say, 'I want you to do exactly what you did, and show me.' I kept trying until I found his mixture."

Don't bother to ask Terwilliger for the secret formula—only he and Myra know for sure, and they are not sharing.

"I tried different doses and found the exact thing," he said. "I came out with that boot, and these horsemen saw the horse would hit it, and they would wear five sets of shoes out before it even impacted the boot.

"The boots kicked me toward creating Protecto, because all of a sudden I took over the market. People really loved them."

Leather has long been the staple of racing equipment. There is nothing quite like the supple feel of leather lines, or the protection of leather boots covering shin or ankle. Nothing until Protecto got in the market, according to Terwilliger.

Once Terwilliger discovered his revolutionary material he went for a revolutionary type of production, eschewing sewing for injection molding, which provides uniformity of design in a fraction of the time.

"I spent \$40,000 for injection molds, but I made it mass-production," he said. "Once you make it right, you get the same boot correct all the time forever. I'm still running knee boots out of a mold I made 40 years ago. I

don't have as much labor costs, and what it takes an hour to make in leather now takes me 30 seconds.

"I could not beat anybody who's in leather, and I said 'Leather is not the future.' Leather rots. It's hard. My material, the environmentalists are really concerned about it, because if you bury it in the ground, 400 years from now it won't break down."

Terwilliger, who requires everything at Protecto be made by American or Canadian hands, has used the same ingenuity to craft his harnesses and bridles. He hopes to soon create hobbles using the same mechanism.

"I believe it's a better way of doing things," he said. "I'm prejudiced, but that's the future."

The Protecto Man has gone even further in revolutionizing the bridle, as he designed a crown that curves around the ears to take pressure off the sensitive ears and poll region. Terwilliger said it was while walking through a shed row that he realized the conventional bridle was doing as much harm as good.

"I started to find out that maybe 5 to 10 percent of any horses I'd go up to, I'd rub their ears, and they really didn't like it," he said. "I got up on a chair and could see they were raw behind the ears, and I said, 'Maybe that's why this trotter breaks.'

"I saw an old Indian movie, and they made their bridles out of rope and it curved around their ears. I thought that seemed like a smart idea, because it's not lying on their ears. It's just logical."

He has further redesigned the Kant-See-Bak, which sits further back and does not rub against equine eyes, and he scooped out the inside of a blind bridle for the same reason. His new "bridle plus" also comes equipped with one his most recent inventions: the Head Number Holder that provides a separate, secure attachment for a head number affixed to the top of the bridle.

Though Terwilliger recognizes that change is not the easiest thing for horsemen to get used to, he also feels that making a superior product will mandate its use.

"A lot of people don't want to switch to a harness at first, because they're going to cough up \$400 for it," he said. "They've been with the same harness guy for years, and they've earned respect, but there was something I had to take and try to improve. I'm the guy who tries to do that.

"That's why I spend so much advertising--trying to get the word out. Because once people try our products, they don't go back. They become a disciple."

Yet it is by design that Terwilliger will never be the one to exchange money for product.

"No one can say, 'Oh, here comes Al. He's trying to sell me something,'" he said. "They say, 'Here comes Protecto Man. What's new?'"

Like a father with his hand on his child's head, Terwilliger pats the smooth surface of his newest harness, as he describes its intricacies to a passing shopper.

"Look here," he said, pointing to the girth. "There are two buxton rings. I was in a \$60,000 trot once and the ring pulled out. I had to use bailing twine. Now you can just turn the girth around!"

The only thing that might make a creative genius a better inventor is life experience, and when it comes to racing, Terwilliger has been a participant as well as a fan.

"I think that's why his ideas are more practical than the average inventor," said McIntosh. "He has a very good understanding of what horsemen need to do their jobs."

In his 20s he jogged and trained with his father, and even drove a few races, though his last starts came in 1983. He has also owned his share of winners, though none better than the trotting gelding Italian Crown.

A 1994 yearling purchase by Doug Ackerman and his patron, the late Richard Staley, Italian Crown made \$120,000 in his first three seasons, before being sold to Terwilliger and trainer Henry Wilson in February of 1998 for \$7,800. The son of Crowning Point, nicknamed "Groucho" for his testy demeanor, went on to earn nearly \$300,000 for the partners in open and invitational trots across the Midwest and Canada.

"All these years in racing I have prayed for God to give me just one good horse, and he did better than that," Terwilliger wrote in an issue of the <I>Michigan Harness Horseman<I>. "He gave me Italian Crown."

Italian Crown took his 1:55.2 mark as an 8-year-old in 2001 at Balmoral Park. A bout with West Nile in 2003 left him a shadow of his former self, and prompted Wilson and Terwilliger to retire him to a well-deserved life of leisure.

Terwilliger's relationship with Ackerman, however, is more than just seller and buyer. He and the Hall of Fame horseman have been friends for nearly 40 years, and it is Ackerman who has been both the catalyst and tester for Protecto products—most notably the swivel quick-hitch, which gives the quick-hitch more play as it attaches harness to sulky or jog cart.

"Doug came to me and he says, 'Al, our horses are getting rubbed raw on their sides. Can't you do something about that?" Terwilliger recalled. "I looked at it, and I realized it was the harness causing the problems. When that hitch hooks into the bike, it locks it in so hard that it forces the harness to bend terrible, so I made a swivel hitch.

"I thought about as I went around the racetrack, that the freer you make a horse, the better it has to make him. To be freer causes less lameness--and a horse that's freer should go faster."

Terwilliger made his first swivel hitch out of stainless steel and developed it over a period of months—testing and testing until Ackerman no longer saw rubbing on his horses. He then made it available to more horsemen.

"And all of a sudden, people were trying it out, and many horses were going faster--especially big horses on half-mile tracks that couldn't make the turns," he said.

Ackerman describes his old friend as "a real character," but also acknowledged him to be "extremely talented."

"He's always coming around with these products," he said. "Sometimes, you didn't even know you needed them, but then you think, 'This is great.' He's always making new things. He's very innovative."

Ackerman said his favorite Protecto products are Terwilliger's plastic harness, the "Wrapper" hind trotting boots, the revised bridle, and a revolutionary attachment for head-poles that allows them to simply snap onto the saddle of the harness—now standard with every harness package.

"I used them for a year before he sold them, and they were great," he said. "Of course, it means you had to replace a 50-cent strap with a \$15 piece of equipment, but that's progress. He sure is good at what he does."

How many times have you been working with a tool or piece of equipment and thought, "This could be so much better if only..." If you are in the harness business with such feelings, remember: Al Terwilliger is listening.

He estimates receiving three calls a week offering suggestions for some new piece of equipment—and he listens to every one.

"Today I had a guy ask me if I could invent a tail wrap that they can Velcro to the crouper, then hook it to the bike, so we don't have to keep tying tails with rolls and wrapping them, because it takes so much time," he said. "That's logical. I'll think about that. It won't be high in my list, but that's because I've got a lot of other stuff real high on my list.

"I try and come up with new products every day; every second of my life, I'm thinking of something."

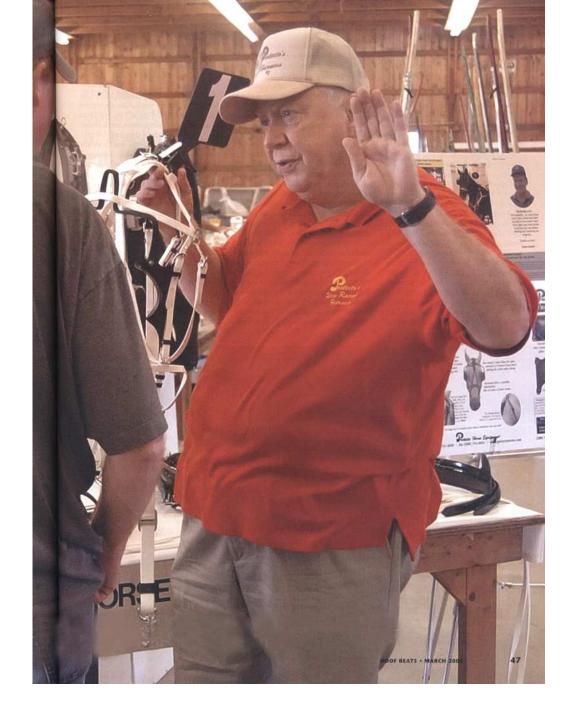
One might wonder what is left for Terwilliger to accomplish in his life. In addition to his acting, singing and inventing, he has already been named a Kentucky Colonel for all his harness racing contributions, and has traveled the world, cruising everywhere from Rio to Argentina and the Falkland Islands, as well as the Virgin Islands, Chile and near the South Pole.

"He's so colorful and he's done so many things," said Boring. "It's almost impossible to believe it all, but it's all true. He is an adventurer. He likes to see what's on the other side of the hill."

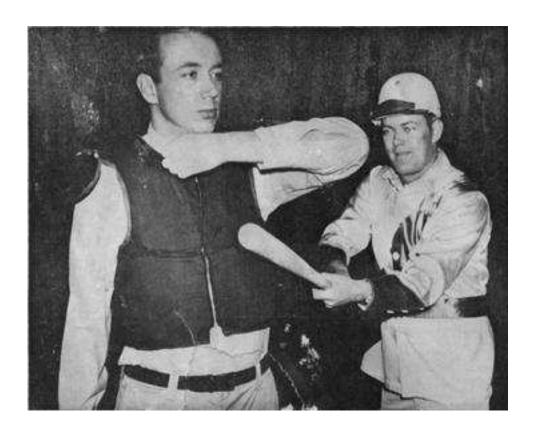
The Protecto Man said his only real goal is to keep on contributing to racing the best way he knows how—creating products to keep horses and horsemen safe and protected.

"I've never invented a product to make money," he said. "Everything I do is because I have to do it—it's a calling. If a product I've invented isn't going to make a lot of money but it's needed, then it has to be made. When somebody needs it, it's my job to have it ready for them."

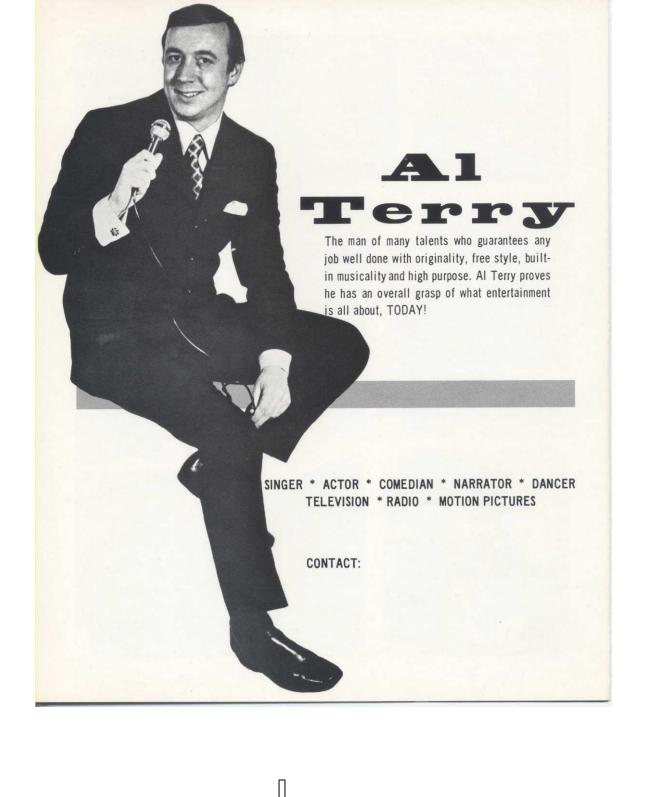


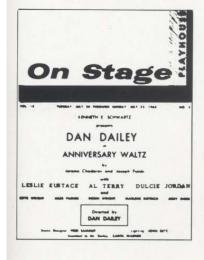










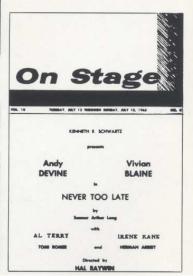




AL THE ACTOR: Proven Performance is the key that opens so many doors for him. His ability to sell and entertain makes him in demand not only for theatre, but also for commercials, television, radio, recording and night clubs. His list of credits in acting is long and proven. He has worked with Dan Dailey, Andy Devine, Ann Sothern, Walter Brennan and many other great stars of today! Experience and youth combine to light center stage every time.







AL THE INDIVIDUAL: All is equally at home flying his airplane, harness racing, automobile racing, playing football, baseball, or participating in most any sport. His athletic talents have been dramatized in the numerous plays and musicals he has appeared in. Al's credits have appeared on many programs across the country, including C.B.S., N.B.C., A.B.C. and the C.B.C. Al Terry also holds a bachelor of music degree which compliments his ability and makes him the total entertainer — the total individual!

















AL THE BUSINESSMAN: Inside this package of talent lies still another facet — his economic ventures. Al is the owner and president of two corporations. As an inventor he has achieved much recognition. Many owe their lives to his development of protective devices used in horse racing and other fields. His business background and executive appearance have made him a "natural" for corporations to commission him for numerous industrial films and commercials. When there is business to be played, Al directs it well.

