

For a Range of Reasons

SPRING 2013

Gene Alair – A Retrospective

The “Alair” in Kessler Alair Shares Memories, Words of Wisdom



Gene Alair, a sharp, witty, and proud 92-year-old Navy World War II Veteran was kind enough to share some memories about his journey and contributions to what would eventually become Kessler Alair Insurance Services, Inc. Although he left the agency in 1991 after 44 years of devout service, he still speaks of his experience in clear detail and with enthusiasm for the insurance business.

Alair joined Vern Pittenger in his small insurance agency in 1947. At the time Pittenger had just graduated from using the backseat of his car as an office to a more permanent surrounding in a room in the Bank of America building in Ontario. Alair, just out of the Navy, and getting his feet wet in commercial insurance knew of Pittenger and heard he was looking to expand. Pittenger primarily focused on personal insurance lines and saw value in Alair’s experience in commercial lines. Together in 1950, they became business partners, renaming the firm to Pittenger-Alair Agency.

Although hard to believe, Alair spent his early years simply walking into businesses,

especially those focused on agriculture, such as citrus groves (remember those?) and packing houses, and telling the owners that he could save them 20 to 30 percent of their total insurance cost by surveying the rate. And, most of the time he did. So, with his fountain pen, carbon paper, a rolodex, and a good old-fashioned handshake, Alair established his clientele, and more importantly, personal relationships.

“Insurance has always been a business of relationships,” noted Alair. And, the relationships he is referring to are not only with clients, but also personnel. “The parking spaces outside our building were for the ladies in the office. The principals needed to be out selling insurance.”

Alair is proud of the friendly work environment he and his partner had created. They had little turnover in the office and everyone enjoyed their time at work. Alair said, “Good employees were worth more to me than any account.” That sentiment certainly continues in the agency today.

In the early 1980s, Pittenger Alair Agency was one of the first in its area with a computer

system. Alair describes it more like a machine, which took up half of the office space. Together, with Aetna Gemini, they spent thousands of dollars on the equipment which was used as the agency’s management system. It may sound silly now considering our technological advancements, but this investment put the agency clearly on the map.

“It’s not about greed. It’s about personal pride. Personal pride is important to succeed,” said Alair.

Although today personal relationships with clients in our technologically driven workforce are primarily formed through cell phones, emails, texts, and social media posts, it is still a value that runs deep within Kessler Alair Insurance Services, Inc.

“Live by example,” said Alair. “It will always be the best policy.”



by Michael Kessler

Surprise your Valentine,



and know that your investment is covered

With Valentine's Day on the horizon, this is the perfect time to think about all things that sparkle. I know my wife is! Jewelry can be such a sweet gift to those we love, but there is also the bitter sweet to think about as well—what if this gift gets lost or stolen? Is the investment of our hearts and pocketbooks completely gone? It may well be if you haven't insured it properly. If you have a homeowners or renters policy, you already have a minimal amount of jewelry insurance for perils like fire. However, there are significant limits, typically \$1,000, for theft that would leave you very disappointed when you report a claim to your insurance company.

Although you are welcome to schedule these items to your Homeowners policy for an additional premium, in order to fully cover them we also have another company that we

can quote who's speciality is insuring jewelry. Jewelry Insurance Brokerage of North America, also known as JIBNA, has a standalone policy that provides broader jewelry coverage than typical homeowners policies. This is especially ideal for high value items like jewelry at competitive prices compared to "scheduling" them onto your renters or homeowners insurance policies.

A few other benefits to insuring with JIBNA:

- Any claims or losses on a JIBNA policy are not reported to and used against you in the future on your CLUE report that keeps track of past losses and claims.
- JIBNA claims will not affect your current homeowners or renters insurance price. As opposed to having your jewelry "scheduled" on your current homeowners or renters policy, if your jewelry is stolen or lost, this may cause an increase price of your current

insurance policy. Again, you'll maintain your "claim-free" status for your main insurance policy.

- JIBNA will insure your jewelry WITHOUT A RECENT APPRAISAL. Many insurance companies will require a brand new appraisal, increasing your cost and hassle to having jewelry insured. JIBNA will accept any appraisal no matter the age.
- Your JIBNA policy will come personalized for each jewelry piece with HD color photos of every jewelry item.

The premiums are competitive, the coverage is superior, and getting protection for your cherished jewelry items is always a good idea. Give me a call and I will be happy to help you understand the benefits of JIBNA.

Kessler's Client Corner:



Since 1991, non-profit Neighborhood Partnership Housing Services (NPHS) has been an anchor for families seeking comprehensive homeownership services. With a staff of over 20 professionals, it is passionate about building stronger communities by providing innovative homeownership opportunities, assisting families to succeed in homeownership and partnering to improve the quality of life in neighborhoods.

NPHS has assisted more than 2,200 homeowners improve their homes to a safe, livable condition (eliminating many health and safety issues); assisted more than 4,500 families achieve their dream of homeownership; educated more than 15,000 families in pre- and post-homeownership education issues (financial literacy, homebuyer education, post purchase counseling, default/foreclosure prevention, home maintenance, and insurance education); conducted more than 200 neighborhood events; and purchased, rehabilitated and sold to first time buyers 150 distressed, vacant, single family properties. In addition, NPHS has assisted more than 750 low income senior homeowners with minor home repair grants. During FY12, NPHS was successful in providing foreclosure prevention counseling to over 800 families and prevented 300 foreclosures.

When asked what it would most want Kessler Alair customers to know about NPHS it shared two programs that you or someone you know may be interested in: "Healthy Homes for Seniors" and the Down Payment Assistance (DPA) award from Cal Home. For Seniors there are grants of up to \$2,000 to help make some updates to their homes that will help them live in a more healthy and safe environment. First Time Home Buyers may benefit from DPA. This beneficial program provides up to \$28,000 to help deserving families get the boost they need to purchase a home. Income qualifications are more generous than you might expect. If you or someone you know could be assisted by one of these programs, call **909-988-5979** or check out their website at **www.nphs.info**.

1920's Tid Bits

The Hollywood Sign (formerly the "Hollywoodland" sign) is a landmark and American cultural icon located in Los Angeles. "HOLLYWOOD" is spelled out in 45-foot-tall and 350-foot-long white capital letters. It was originally created as an advertisement for local real estate development in 1923, but garnered increasing recognition after the sign was left up.



Welcome!



**Cristina Venegas,
Customer Service**

Cristina Venegas found her passion when she began working in the insurance industry in the area of customer service. Cristina, who has earned a Bachelor's of Science degree

from the University of Phoenix, is bilingual in English and Spanish, and especially enjoys using her skills to benefit those in the Hispanic community within the Inland Empire.

1920's Tid Bits

In 1923, women's one piece swimming suits began to be worn.



**Kim Alonzo
Customer Service**

Kim Alonzo has served various communities throughout the country while serving the insurance industry since 1995, and has thoroughly enjoyed every moment.

When life brought her back to California in 2012, she was pleased to join the Kessler Alair team, whose reputation for excellence is well-known throughout the industry.

After specializing in Commercial Lines for some time, Kim recently moved her efforts to Benefits. According to Kim, who has obtained the CISR designation and is licensed in Life & Health, as well as Property & Casualty, education is a key factor in attaining proper coverage and peace of mind.



In Appreciation of our Amazing Clients!

In honor of Kessler Alair's 90th anniversary, we partnered with the Ontario Reign Hockey Team to provide a selection of game dates that our clients could attend. Thank you for being a part of our thriving insurance agency as well as sharing photos of the fun night you had with family and friends at the hockey game. It is just a sample of the many pictures and thank you notes we received. It was truly our pleasure from our family to yours!



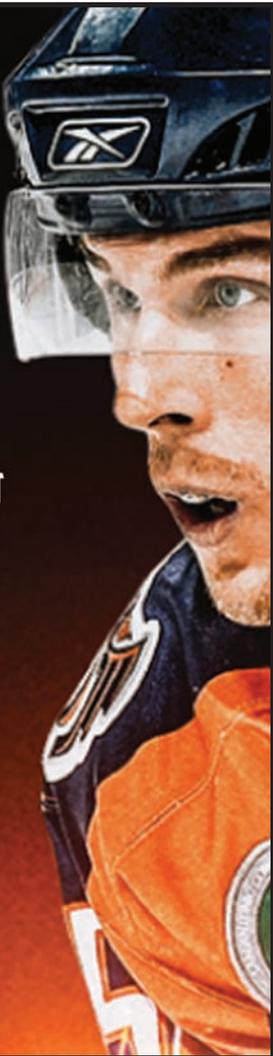


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FEB. 9 - 7PM
UNIVERSITY OF LA VERNE NIGHT
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FEB. 17 - 3PM
FEB. 20 - 7PM
FEB. 22 - 7PM

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Staff Anniversaries

January to May 2013

- Mary Strohman 26 years
- Leslie Hayes 25 years
- Christina Ades 25 years
- Sharon Rachielles 19 years
- Sue Jahnsen 16 years
- Christine Zook 12 years
- Christopher Allred 10 years
- Rose Stevens 6 years
- Carol Bush 2 years
- Rachel Castro 1 year
- Alex Martinez 1 year

2 Locations to Serve You:

College Business Park

2335 W. Foothill Blvd., Suite #3
Upland, CA 91786

Victoria Gardens

12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739

1920's Tid Bits



Cost of first-class stamp: **\$0.02**



Average cost of a gallon of gas: **\$0.22**