

FAMILY BUSINESS AWARDS

# SAFE AT HOME

Mother-daughter team insures success and security by sticking up for Newark.

MASSEY INSURANCE AGENCY

By Jennifer L. Nelson

MASSEY INSURANCE AGENCY

**Founded:** 1975  
**Headquarters:** Newark  
**Owners:** Emma Massey  
**Founder:** Raymond Massey  
**Business:** Insurance company  
**Employees:** 6  
**Family members employed:** 3 (including Emma's sister-in-law/Ramelle's aunt, Lucille Massey)  
**Generations actively involved:** 2



Emma and Ramelle Massey

**R**aymond Massey had a vision: to provide prompt, professional, and courteous insurance services to his Newark community. He and his wife, Emma, established the Massey Insurance Agency in 1975, and were on their way to realizing that vision when, at 49, Raymond died of cancer.

Emma, determined to continue her husband's legacy, devoted herself to expanding the commercial insurance products and services that the company offers its corporate, public, nonprofit, and individual clients, such as property and casual-

ty insurance and risk-management services. She retired from teaching and focused on growing the firm.

"I jumped in with both feet," she says. "I met other professionals, worked with other agencies, and learned how to get more companies to work with my agency."

The Masseys' daughter, Ramelle, was eleven years old when her parents founded the business. After graduating from Tufts University and earning an MBA from the University of Michigan, Ramelle pursued her interest in finance by working for large corporations such as Merrill Lynch and Citigroup. Even-

PHOTO: DAN HOWELL

tually, Ramelle joined the company her parents built. In 1999, Emma turned the agency and its more than 3,000 clients over to her daughter, who now serves as president.

“I didn’t put pressure on her to come here; I was building the business step by step, hoping that one day she might come. That’s what her father and I wanted,” Emma explains. “It was the best thing I ever did.”

Today, Massey Insurance represents the only African-American, mother-daughter insurance agency in the state. But that distinction didn’t come easily; they learned the hard way that the insurance industry isn’t particularly welcoming to either women or minorities. The Masseys fought the naysayers head-on by joining the Professional Insurance Agents and Independent Insurance Agents associations, establishing business relationships that allowed them to work with the larger firms rather than try to compete against them.

The agency faced pressure to relocate from Newark to seek more profitable opportunities. Instead of packing their bags, they vowed to reverse the trend of insurance

companies that wouldn’t touch the high-risk area of Newark. As a result, Massey Insurance now represents twelve companies eager to write policies for their urban clients.

“Many people were arguing we could do much better for ourselves if we were located at a different address,” Ramelle says. “Our response is that there are many good people here, and they have been underserved and overlooked for many years.”

Emma was so obstinate about justifying the decision to stay in Newark that at one point she gathered several underwriters and co-presidents of other insurance agencies in her car and drove them around the city. The Masseys wanted to prove that, while the media may not always cast a positive light on Newark, it does have plenty of good to offer—it just doesn’t make the news.

“She kept pointing out the window and asking, ‘What’s wrong with that house?’ and ‘What’s wrong with that car?’ so they could see exactly what we wanted to insure,” Ramelle recalls. “If you sit in a cubicle in a suburb all day, you don’t have a realistic view of the city of Newark.”

The agency took its devotion to their city a step further, launching the “Why Not Newark?” campaign at a time when other insurance representatives were shying away from the needs of urban communities. When they’re not fighting to give a voice to their fellow Newark residents, Ramelle and Emma lecture across the state and make donations to social service groups in their home city and as far away as Dakar, Senegal, and Bahia, Brazil, where Ramelle has traveled to support local entrepreneurs.

“We’ve gone through peaks and valleys and turbulence, there have been good and bad times, but we have been steadfast in our commitment to Newark,” Ramelle says. “At one time there were insurance agencies on every other corner, and the residents appreciate the fact that we didn’t abandon them as so many others did.”

The city definitely seems to appreciate having the Masseys on their side. To commemorate the agency’s 30th anniversary, October 20, 2005 was declared Massey Insurance Agency Day by Mayor Sharpe James. Donald M. Payne, congressman of

New Jersey's 10th District, commended the Masseys for their business and civic commitment, calling them "true professionals and exemplary role models."

The Masseys have overcome personal, professional, and economic barriers. They've received accolades ranging from Emma's election to the New Jersey delegation to the White House Conference on Small Business to Ramelle's designation as one of NJBIZ's Top 50 Women in Business last year. Both mother and daughter are members of the Alpha Kappa Alpha sorority, a community outreach organization that assists in the development and support of women and girls.

"As women and minorities, we continue to help gain respect for our abilities to perform in various fields of endeavor," Emma says. "We're taking the reins of business in the state of New Jersey."

"Women are fighters. We don't just roll over and give up," Ramelle adds. "And we're not going to take no for an answer."

## Businesses With Revenue Up To \$10 Million

### Finalists

#### OLD MONMOUTH CANDY COMPANY

When it comes to work, the Gunthers are like a bunch of kids in a candy store, and that's how they started out in the family's business. Founded in 1939 in a Freehold luncheonette kitchen by Lou Dey and Warren Prest, the Old Monmouth Candy Company (also known as Old Monmouth Peanut Brittle Company) has been an integral part of holiday celebrations in countless families for generations. Today, Prest's daughter, Susan, and her husband, Hal, run the company with sons Steve and David as managers. When they're not making delicious traditional chocolates, the Gunthers are in their community sponsoring Little League and Babe Ruth teams, offering employment opportunities to the Association of Retarded Citizens, and contributing to fundraising events at schools, churches, and civic organizations. "One of the strongest values my dad imparted was that the customer is what makes the business," Susan says. "We try to maintain that by respecting

and appreciating the customer and being proud of the product we're giving [them].” And the Gunthers should be proud: The recipe and production process for their signature peanut brittle has remained the same for 70 years. —J.L.N.

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## ROMAN JEWELERS

Jacob Shor had to close his jewelry store in Minsk, Russia, in 1917 because of the Russian Revolution. His son, Yury, had his jewelry- and watch-making pursuits cut short due to World War II. So Yury's son and apprentice, Roman, vowed to pursue his inherited love for jewelry making. In 1989, when the family emigrated to the United States, Roman opened Roman Jewelers in Flemington. Six years later, his wife, Sophie, brought her expertise in computer technology, marketing, and customer service as vice president, and in 1992, their daughter, Lucy, joined the business as general manager. “Everything that we do is a reflection of our family—the way we treat customers and the way we treat our employees,” Lucy says. “With everything that I do, the first thing that I think is, ‘Will it make my father proud?’” —J.L.N.

## Semifinalists

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### BILL PRYER PRIVATE DISPOSAL

With \$500 and five children in tow, Bill and Louise Pryer moved to New Jersey and established a residential garbage service business in Florham Park. Nearly 40 years later, four of those children—Michael, Robert, William, Anthony, and his son William IV—manage the company's approximately 85 commercial accounts and roll-off services to Morris, Essex, Union, and Somerset counties. Daughter Linda assists with office work, and even the younger grandchildren help with mailings. The family is committed to each other, to their customers, to their community—from the volunteer fire department to community picnics and school events—and even to their competition. “We have a good relationship with the companies that do the same thing we do... If you're there for them, they're there for you,” Louise says. “That's the dynamic of our business: It's family, it's personal; if someone needs something, we're there to help.” —J. L. N.

## NJ INC

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### COOPER PEST SOLUTIONS, INC.

A company that prides itself on wowing its clients, Lawrenceville-based Cooper Pest Solutions Inc. grew from a mom-and-pop startup in 1955 to a mom, son, daughter-in-law, and granddaughter operation today. When founder Ted Cooper died in 1998, his son Phillip stepped up to the helm. His mother and wife (both named Laura); brother, Richard; and teenage nieces, Julia and Samantha, also came on board. When they aren't protecting their customers' homes from pests, the Coopers visit schools, sharing their knowledge of insect biology and behavior. Phillip says he is most proud of the company's commitment to their employees—and to the community. "Our staff members come up with ideas for service projects they want to do, and we take them on," he notes. "We believe that a good corporate citizen needs to contribute to the community, and we do everything to stand by that." —J.L.N.

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### SINGER NELSON CHARLMERS

What began as a summer job for Al Singer selling life insurance is now approaching a 50-year career. In 1958, Al launched Teaneck-based Nelson Charlmers, which became an industry leader. In 1987, he started the Singer Insurance Group with son David. The company, now 42 employees, includes Al's second son Jonathan and his daughter, Sharon. "Our family values are based upon treating others the way we want to be treated, and that translates to the company," David says. "A lot of insurance companies do not live up to their promises—we make sure that we do." Boasting a retention rate of more than 95 percent, the company also has developed programs to optimize health care coverage and contribute to their community. Al founded People Against Children Starving to deliver food to needy children, and Jonathan, motivated by his daughter's rare chromosomal disorder, launched the Drive for Rebecca to establish the REED Academy and generate funds for autism education and research. —J.L.N.

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### RAINBOW ACADEMY CHILD CARE CENTERS

The Falzaranos have more than 1,500 "family" members at their eight Rainbow Academy Child Care Centers: There are the

eleven Falzaranos fulfilling roles from top management to assistant teachers, and then there are all of their students. The Rainbow Academy is majority owned by the Falzaranos, though each center is partially owned and operated by its director. “The directors are there all the time. We take pride that they know every family, every child, and they play an integral role in the child’s development,” says founder, president, and CEO Gaetano “Guy” T. Falzarano. With its home-away-from-home atmosphere, comprehensive early-education programs, and participation in school sports programs, the Falzaranos reinforce the family bonds of working clients struggling to balance their home lives. The centers offer an Internet video monitoring system called ParentView so parents can watch their child in real time when they can’t be there in person. —J.L.N.

## DELIA ASSOCIATES

A true pioneering spirit—combined with strong family loyalty—is what makes Delia Associates stand apart from other advertising and marketing firms. Founded in 1964 by Michael A. Delia, the Whitehouse-based company brings strategic marketing and brand development services to its clients. Each generation of the ten-employee firm builds upon the innovations of previous ones. Michael’s son, Ed, serves as president, and, at age 76, Michael is a consultant. Ed’s wife, Lori, serves as vice president and general counsel and his sister, Carol, is finance manager. “The next generation has a responsibility to leave their mark and to chart their own course for the evolution of the business,” Ed says. Ed is involved with local business and personal development programs and is a member of the Hunterdon County Polytech Academy advisory committee. —J.L.N.

### About the Contest

*The fifteenth annual Family Business of the Year Awards honor the most outstanding family-owned enterprises in New Jersey. Companies that were nominated for the awards were asked how family values influence them, what separates them from the competition, and how they serve the community through charity and philanthropy. A panel of judges chose the winners based on their uniqueness, their successful transition of power from generation to generation, and their ability to balance business acumen with civic spirit.*