

From The Streets Of New York To The Suites Of Fairfield County-

Local Businessman's Journey Follows A Path Of Service And Respect

By Kaaren Valenta

Jim Gulalo operates an insurance agency, Preferred Insurance Services LLC, at 87 South Main in the South Main Commons with his son, James A. Gulalo, and their office manager, Cynthia Staiger. -Bee Photo, Valenta

In the wake of events like Hurricanes Katrina and Rita, no one has to ask about the value of having insurance.

"People know they need insurance," Jim Gulalo said. "It's part of the structure of today's society. I don't have to 'sell' it. I just say that maybe I can help you."

Mr Gulalo operates an insurance agency, Preferred Insurance Services LLC at 87 South Main in the South Main Commons with his son, James A. Gulalo. He recently became Newtown's exclusive independent agent for MetLife Auto & Home, but as an independent agent he handles many lines of home, auto, health, business, life, and disability insurance. He is the second top selling agent in Connecticut for Anthem Blue Cross-Blue Shield's individual health insurance.

Recently he was awarded Newtown Rotary's Paul Harris Fellow award for the second time and last year was awarded the Frank Miles Award for his volunteer work, much of it with the Dorothy Day Hospitality House, a soup kitchen in Danbury.

"I love to cook," he said. "I cook 50 percent of the time at my house, maybe more. So when my day comes up to do Dorothy Day, I get 75 pounds of chicken, enough to feed 70 to 100 people - Rotary buys the food - and I make the same dinner that I'd make at home, something like lemon pepper chicken with roasted red potatoes.

"It's pretty rewarding for me," he said. "I feel strongly about feeding the homeless and taking care of them. Rotary gives me an opportunity to give back."

His childhood in New York City, where many families had far less money than his, gave him an appreciation for the lives of the less fortunate, and he works tirelessly to help them whenever he can.

Jim Gulalo grew up in what was even then a rough neighborhood in Manhattan, a neighborhood where Harlem meets Washington Heights where, he says, "They take your lunch money unless you fight for it - and I did."

His father was a postal worker, his mother worked for an insurance company. Money was tight for all the families in the neighborhood.

"I remember walking from Harlem to 155th Street to Yankee Stadium, and around to the back to the bleacher entrance, and standing there," he recalled. "We had no money to get in, but most of the time by the third inning, they'd let us in. Sometimes if it was a big game it would be sold out and we wouldn't get in at all."

He graduated from high school, tried a year of college, and later went to work for a company that operated limousines and luxury minicoaches. He got married and bought a house in the Bayside section of Queens.

"The owners of the company were from Westport and wanted to start operating in Connecticut," Mr Gulalo said. "I wasn't interested but eventually I came around. I was doing reverse commuting from Queens to lower Fairfield County."

MJC Coach Lines of South Norwalk had a fleet of 17 "parlor cars" that cost \$60,000 each in 1984 and were outfitted with everything including color television sets and video. But early on the morning of June 28, 1983, a 100-foot section of I-95 on the northbound Mianus River Bridge collapsed, sending vehicles 70 feet into the river below and killing three people.

"We used I-95 to transport people to the airport," he recalled, "so it was a difficult time."

Around that time, he decided to move to Newtown.

"A fellow who did ads for the company suggested it, because he lived here. We thought it was best for the kids," Mr Gulalo said.

By then Jim and his wife, Lillian, had two children, James A., now 26, and Daniel, 24.

"Lillian operated a day care center, Care Bear Corner, for 20 years at our house on Hattertown Road," he said. "We brought up lots of local children. She now also works as an education assistant at the Reed School."

Both of their own children attended the Newtown Schools.

"Compared to where I grew up, this was like going to private schools. I don't know that people really appreciate it," Mr Gulalo said. "The quality of life here can't be matched."

One of the first things that he did in Newtown was to join the Rotary.

"Frank Miles, Mike Snyder, and Bill Watts brought me in, in 1985," he said. "It became a big part of my life. [The late] Jim Osborne really influenced me. When you are a New Yorker like I was, your perspective on life is a little different. Jim gave so much to the community. To me, Jim and Betty Lou [Osborne] are like saints."

When the coach company was sold in 1985, Jim Gulalo got involved in real estate management, eventually starting his own company, Country Management Associates on

Church Hill Road, and managing properties that included the building in the South Main Commons where his office is now located. He was with Tom McGuide, Brian Corsan, and Peter Concilio when they built Sand Hill Plaza in 1990, and managed it until it was sold five years later.

He also served a term as president of Newtown Rotary from 1989 to 1990.

"Ed Osterman was my secretary - I was so lucky," Mr Gulalo said. "Ed and I were the materials organizers when the Fun Space was built at Dickinson Park. Bob Tendler was the fundraiser. Ed and I stayed in a trailer for three days while the Fun Space was being built."

Jim Gulalo then took a partner and his company to Southbury's Playhouse Corner, which he managed along with two dozen other properties in the area.

"I had started to develop an interest in insurance when we developed Sand Hill Plaza," he said. "Managing properties gave me a lot of experience in that area."

In 1995 he expanded his management company to sell commercial insurance. Eventually, however, he decided that he was more interested in personal insurance than in large commercial policies.

"I'm really a people person," he said. "I decided I didn't want to deal just with big accounts. My partner wasn't interested, so he found someone to buy me out."

Moving back to Newtown, to the South Main Commons, was like coming home, he said.

"I was so lucky to find an office manager, Cynthia Staiger, who is also an interior decorator and did a wonderful job with this office - she did everything," he said. "Three or four months later my son said he wanted to work for me. He had a good job with GE Capital, so I didn't want to coax him, but it was my lucky day. He has pride in our business and really brings a lot to it."

"Before you make money, you have to look in the mirror every day," Mr Gulalo said. "The most important thing is that people respect you. Be honest, give good service, and let people know who you are."

Recently he brought his mother, who is now 82, and his aunt, 85, from New York to Newtown to live with him. For Jim Gulalo, life couldn't be any better.

"I come to work every day with a big smile on my face," he said.