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Harold Lee & Sons Celebrates 125th Museum Honors Iconic Agency



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Harold Lee & Sons Celebrates 125th Year

Museum of Chinese in America (MOCA) Marks Lee Agency's and Family's History - The Lee Family of New York Chinatown Since 1888

It is rare that an independent insurance agency makes it into a Museum, but Harold Lee and Sons is itself a rarity.

To mark its 125th Anniversary and to establish its place as a cornerstone in the enabling of Chinese American commerce, The Museum of Chinese in America mounted a new exhibition exploring the legacy of the agency's founding family - *The Lee Family of New York Chinatown since 1888*, on view from October 23, 2013 through April 13, 2014.

Today, Harold L. Lee and Sons, Inc., under the direction of Lee family members Steve Boon and Sandra Lee Kawano, serves Chinatown and New York City at an enviable level, bringing major insurers to serve the growing community in lower Manhattan and elsewhere in the City. The estimated Chinese population in NYC is better than 800,000 and in Chinatown better than 100,000. It is a major tourist center and is comprised of hundreds of businesses of all types.

From its modest origins as a grocery store on 31 Pell Street in 1888, the Lee family business rose to prominence through the decades to become one of the most influential agencies in New York. Its leaders have played important roles in insurance associations, enterprises and in the very delivery of insurance to what started as an immigrant market, across generations of progress. The exhibition offers a unique glimpse of Chinatown's cultural and economic landscape over the decades, through the historical lens of a multi-generational family business. From film distribution, retail, insurance brokerage, to foreign currency exchange, the Lee family's businesses responded to the needs of the Chinese community.

Herb Tam, curator and MOCA's Director of Exhibitions said, "What's remarkable about the Lee family story, is how timely their various businesses were, in helping to shape and sustain the Chinatown community during some very challenging times."



STEVE BOON, SANDRA K. LEE AND CLINTON BLUME, PRESIDENT OF THE 100 YEAR ASSOCIATION OF N.Y.

The exhibition is presented in an authentic recreated space of an original Chinese business storefront, complete with exquisite tin ceilings. The Lee family has been instrumental in providing artifacts, photographs, and even a rare kinescope of an early CBS television broadcast from 1956.

"In the course of providing the historical research and documentation for the exhibition, we came to have a much deeper appreciation of our family's history, which is strongly interwoven into Chinatown's development over 125 years. It has been a fascinating journey of discovery for us and we hope others will find it interesting as well," said Sandra Lee Kawano, granddaughter of Harold L. Lee.

In the 1940s, Harold L. Lee and Sons, Inc. were the first to offer cinematic screenings of Chinese films in Chinatown in their family-owned Silver Star movie theatre. Other stories in the exhibition relate back to the Chinese immigrant story. The Immigrant and Nationality Act of

1965 eased restrictions for Asian immigration into America and the Lee family set up the one of the first travel agencies to help connect and reunite Chinese families.

But it would be the insurance business that would prove to be a most profitable, natural fit for the Lee's. Harold Lee had begun offering insurance to his Foreign Exchange customers as the need arose due to the community's economic growth. His son Andrew had obtained his own insurance license and begun writing policies for the Foreign Exchange clientele. The business had thrived so much that when he enlisted in the U.S. Army, his sister Catherine got her insurance license to ensure continuity in the business. The firm became one of the first Chinese-American agencies in the United States to write directly with insurers.

After the war, Andrew started actively selling life insurance, at a spare desk in the Foreign Exchange. Eventually, he offered

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property and casualty insurance. Soon the loyal clients of the Foreign Exchange became Andrew's customers, seeking life insurance or insurance for their restaurants, laundries, homes, and automobiles. In the late 1940s, Andrew was offered a sales agent position at Manhattan Life Insurance and Union Mutual Insurance.

He started his own agency for life insurance, the Andrew P. Lee Agency, and pioneered the concept of insurance in Chinatown. By the late 1940s and early 1950s, he had gained major appointments with prominent national insurance companies such as the Home Insurance company, St. Paul, Maryland Casualty, and the Hartford, which recognized that Andrew and Harold had a great connection to a growing prosperous Chinese community. They soon started a new insurance brokerage and named it Harold L. Lee & Son Insurance. Andrew worked six days a week, including Sunday, and was quickly becoming an American success story – a top insurance executive, gaining a stellar reputation in his community and the industry at large. He qualified as a member of the prestigious Million Dollar Round Table for over forty consecutive years. At the same time, he was gaining volume for his insurance brokerage in property and



CHUBB INSURANCE GROUP, PAUL KRUMP, PRESIDENT OF COMMERCIAL LINES, HAROLD MORRISON, EVP & CHIEF GLOBAL OFFICER, DINO ROBUSTO, PRESIDENT PERSONAL LINES, WITH STEVE BOON & SANDRA K. LEE


casualty. Insurance carriers sought out relationships with the agency for its growing production and professionalism, as well as for its reputation in the community. The loyalty of the Chinese community clientele promised great retention and profitability.

By the 1950s, with growing post-war prosperity, it was a sign of the times that

the Lees had become leaders in the insurance and travel industries.

By the late 1960s, Andrew had modernized the insurance agency office to accommodate the increasing growth of the business. The Foreign Exchange was streamlined and eventually closed in the early 1970s. The Lees were early members of the New York Chinese Chamber of Commerce: Harold, Andrew and Andrew's daughter Sandra all have served on the board. Andrew was also active in the Chinatown Lions Club and the True Light Lutheran Church, and in 1962 he became the first Chinese board member of the New York City hospital – Beekman Downtown Hospital. A true community leader, Andrew led twenty years of successful fund raising campaigns for the hospital, raising hundreds of thousands of dollars from the local Chinese community. In 1997, the hospital then known as New York Downtown Hospital posthumously named their critical-care facility Andrew P. Lee Critical Care Unit in honor of Andrew's longstanding and dedicated role on the hospital board.

In 1976, while Andrew served on the board of the Chinese Chamber of Commerce, it sponsored the construction of Confucius Plaza, the largest middle-



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income housing complex ever built in Chinatown. Andrew's success as an outstanding business and civic leader was unprecedented: he represented a new generation who commanded respect from the mainstream insurance industry and the Chinese community.

As Andrew first started contemplating a succession plan for the insurance agency, his son Douglas graduated from the University of California at Berkeley with a degree in Journalism. Although Andrew might have wanted his children to work in the family business, he never pressured any of them to do so. He always urged his son to follow his own path. Doug decided to forge a career in media, starting at HBO after graduating from Georgetown Law School. Doug eventually joined the Lee Insurance board and, like older sister Linda Lee Hsiao, is still involved in the growth and direction of the firm.

Meanwhile, Andrew's nephew Stephen Boon Jr., the son of Rose Lee Boon and Stephen Boon, had pursued a successful career as a buyer at the old Alexander's department store. He loved buying and selling in the fashion industry and made frequent trips to Asia and Latin America. After his marriage to Barbara McGuire, also a colleague and buyer, the extensive traveling was less attractive. Stephen wanted to spend time with his growing family and son, Chris Jonathan, and Tim. Steve's idea of changing careers came at an opportune time, just as Andrew was contemplat-

ing retirement and a succession plan. Andrew's daughter, Sandra, was a close cousin and like a sister to Stephen. At her recommendation, Andrew asked Steve to join the family business in 1978.

As a youngster, Steve had grown up around the family business, unlike the rest of the eleven Lee first cousins. Both of his parents worked in the Foreign Exchange and insurance agency, as did his grandfather, aunts, and uncles. He grew up with his grandparents, Harold and Sue Sang, living in the adjoining apartment on 14th Street, and next door to his grandmother at Chatham Green in 1962. Steve had studied business at C.W. Post College, so he had a solid background in business. He easily transitioned to the insurance agency starting from the ground level, typing invoices and double-checking policies before they were finally sent out to clients.

He spoke Cantonese and quickly became licensed, so he was able to sell insurance products and explain the coverage to the agency's Chinese-and English-speaking clients. He accompanied his



STEPHEN BOON, JR. AND SANRA K. LEE: THE FIRST COUSINS EMERGE AS THE NEXT HEIRNATION TO LEAD HAROLD L. LEE & SON INSURANCE, INC. ca. 1990

Uncle Andy on client calls and soon was promoted to vice president, reassuring Andrew that the agency was in good hands. When Andrew retired in the early 1980s, Steve became president of the insurance agency.

Meanwhile, Andrew's daughter Sandra had become a registered nurse after graduating from the University of Rochester, where she was a history major. Andrew was proud of her accomplishments in the health field and even encouraged her to continue to pursue medicine as a career. However, over the years, Sandra had become more interested in the family business. During college, she worked summers in Chinatown at the insurance agency, at the nearby Manhattan Savings Bank on the Bowery, and at various sales jobs around New York City. As a nurse, she had worked at the Chinese Hospital in San Francisco and at Bellevue Hospital in New York City. In the 19790s, Sandra co-founded the Chinatown Health Clinic in New York, which became an important health care center in the community. She also continued Andrew's legacy on the board of New York Downtown Hospital, serving as a trustee for close to twenty years.

As Andrew began to cut back his hours at the agency, Sandra was learning the bookkeeping and accounting from her



STAFF OF LEE INSURANCE NEW YORK, 2013

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Aunt Rose and mother Marie, who were planning to retire. Her business acumen, nursing background, and community involvement helped prepare her for the family business. She married Arnold Kawano, a Columbia Law School graduate and corporate attorney, and they had two sons, Tom and Mark. Arn currently serves as general counsel at Lee Insurance and has helped guide the company both strategically and operationally. The family's entrepreneurship has certainly extended to Arn. As a sideline, he operates a boutique wine distribution business out of 31 Pell.

In the 1990s, Sandra became the Chair and CEO of Lee Insurance.

Today, Stephen and Sandra continue as third-generation Lee family members, running the insurance business. Stephen is prominent and active in the insurance industry, serving as a board officer of the Insurance Federation of New York, as well as a board member of the Chinese American Insurance Association, founded in 1990. His knowledge of complex commercial insurance helped him develop and retain mid-to large size accounts, as well as start the banking and financial institution portfolio of the agency. Under Steve and Sandra's leadership, the agency has continued long-term relationships with A-rated companies such as Chubb, CNA, Travelers, Hartford, Starr, AIG and MetLife. Sandra's background in health care and small business led her to start a new division in the agency that focused on Group Health and Benefits. Like her father before her, Sandra also focused much of her time and energies on community service. If anyone in her generation embodies the entrepreneurial spirit of her forefathers, it is Sandy, who is a natural-born saleswoman with exceptional interpersonal and networking skills. President Clinton appointed her to the U.S. Small Business Administration Fairness Board, where she served for three administrations. She was also named a David Rockefeller Fellow, whose members are a group of senior-level executives with a strong civic commitment to New York City.

At 125, the agency is growing with a new generation of family members joining its ranks. [A]