

P H I L I P   K O N V I T Z

1910 - 2005

**T**his commemoration is dedicated to the life, lessons, and legacy of Phil Konvitz. "Mr. Phil", as many of you knew him, was the undisputed leader of the bail bond business for over half a century. During his lifetime, he built the largest network of bail bond agents in the history of this business. Of course, Mr. Phil was much more than an industry leader. To the many agents who knew him, he was a good and trusted friend who would literally give the shirt off his back to any agent who needed assistance. He was also a dedicated family man who loved his wife and family very dearly. All who knew Mr. Phil will miss him.

AIA



Norman Konvitz with Phil Konvitz

# The Life

By Norman Konvitz

*As this commemoration and what it should contain were being considered, there was full agreement that the first article should be about Phil Konvitz' long and fruitful life. But how does one get on paper the astonishingly multifaceted personality, yet still portray the simple grace so evident in his daily life? The obvious solution presented itself to those of us who were in attendance at Phil's memorial service as we heard the heartfelt eulogy delivered by Phil's only son, Norman Konvitz. It was obvious to all that we could do no better than to present Phil's life in the exact words of that eulogy.*

The last seven years were not very kind to my father. I won't dwell on them.

My father lived a very long and full life. But, like a boxer who should have hung up his gloves fifteen years ago to smell the roses, he couldn't. He didn't like flowers anyway—especially roses. Anybody that knew him knew he wouldn't stop. He couldn't stop. He loved the action. He used to say to me, "Norman, when I retire, you'll take care of your sisters and the business."

But we all knew what he meant by "retire." The word "death" was not in his vocabulary.

He loved life.

He was the early bird that got the worm. He was up at 5:30 A.M. and out the door by 6:30 A.M. It was a new day, a new adventure.

My father was a very proud man. He loved characters, and of course, he was quite a character himself. He loved jazz—Harry James, Duke Ellington, Count Basie, Louis Prima, Ella Fitzgerald, Fats Waller and, of course, Sinatra.

He loved hats. He always wore one. He loved shoes even more than his hat. He always wore a jacket and tie. He was a man's man. He loved Harry Truman. He was very, very generous and his word was his bond.

He adored his brothers. He loved his family. He loved to shoot craps—not in Atlantic City or Las Vegas, but in our basement or at one of his friends' home. Yes, it was a floating crap game, and some of you were there.

He was stubborn. Boy, was he stubborn. I was an "SOB"—Son of a Boss. I should know. I remember that he'd ask my Mom, "Anne, where do you wanna go tonight?"

She'd mention five or six places, and he immediately followed by, "I don't like that place. No, I don't like that place either."

So, they'd go where he wanted to. He had to be in charge. He loved to hang out at night with his friends after having dinner at home. Whether it was the Asbury Diner, Goldsteins, Mac's Embers, or Bill Greens in Asbury Park, he would have the best of times with the likes of Moe Dornfeld, Benny Rich, Dave Parker, Babe Miraglia, King George, Angel, and Zutz—just to mention a few. Damon Runyan would have been jealous.

He was stubborn. Did I say that already? Well, when I was about sixteen, he took me to Barneys. Not the fancy Barneys of today, but the original store on 7th Avenue where old man Barney Pressman would wait on him. My father would say, "Go pick out a suit," and I did—a blue one.

Then he'd say, "Pick out a gray one." And I did. Then the trouble started when he said, "Pick out a brown one."

"I don't like brown, Dad. I won't wear it!" I argued.

"You need a brown suit! Everyone should have a brown suit in his wardrobe!" We fought.

For many years hanging in my closet was a size 38 short brown suit, never worn.

He wasn't a traveler. He took two vacations in his lifetime. His Riviera was the Catskills. He loved going to Grossingers and the Concord Hotel, especially for the Jewish holidays. At breakfast he knew I liked pickled lox, so he told those wonderful waiters, "Bring my son extra lox and bring extra lox for everybody."

And of course they did. They were great waiters.

Some of my fondest memories as a child were the Sunday drives our family took. We'd often go to Atlantic City and spend a few hours walking on the boardwalk and going to the Steele Pier. I can actually still remember seeing the diving horse jumping off the end of the pier into the ocean. It was something. We would end the day at Captain Starn's Seafood Restaurant with me insisting we take a family picture to put on a matchbook cover. I still have the matchbook.

Another Sunday ride that stands out was the trip from Bradley Beach to Long Branch for dinner at Brodsky's Rooming House. I still can see those blue seltzer bottles on the table. It wasn't a very long ride, but the highlight was the drive along Ocean Avenue in Deal over the magical pink bricks that paved the road between Allenhurst and Elberon.

I could go on and on and on, but I must stop now. There are just too many stories and not enough time. My father was quite a guy and I'll miss him. He did so many things in his long life. He made some mistakes, of course, but one thing is for sure about my father that no one can refute: like the line in the Sinatra song, "He did it his way."

# The Lessons

By Jerry Watson

I'm glad I was asked to write on the subject of lessons learned from Phil. Although I'm certain he would never have considered being a teacher as his calling, I doubt that he had much choice in the matter; it probably being an inherited trait—in his genes, so to speak. His family was of the Jewish faith, and his father and grandfather before him were highly esteemed and internationally recognized rabbis.

The term “rabbi” finds its root in a Hebrew word that means literally “teacher.” Historians suggest that one of the great rabbis was Gamaliel who lived in the first century B.C. St. Paul’s proof to the temple leaders at Jerusalem that he was an expert in the Jewish law was that he had “...sat at the feet of Gamaliel.” For many of us who had the unique opportunity of spending much time with Phil in the workaday world of bail bonding, he was our Gamaliel.

My personal journey with him began well over a third of a century ago. As a young lawyer not long out of law school, I represented International Fidelity Insurance Company in a Texas lawsuit that gained considerable local notoriety, both during trial and while on appeal. I had never met Phil at that time, having dealt only with his partner, Mattie Silverman. When the opinion finally came down in favor of International Fidelity, I got a phone call from Mr. Konvitz. To this day I remember his words exactly: “Kid, you just moved to the head of the class. Come on up here. I want to meet you. I’ll pay your car fare.”

Of course I went. I met him in his office, and he had me from “Hello”. Thus began a relationship spanning more than 35 years and having a profound and abiding effect on my life.

I don’t believe his great influence on me was because he was a brilliant man, although he surely was. And I don’t believe it is because he was so highly respected in his field, though he was certainly that, too. I believe that it was because, whether he intended it or not, he was purely and simply a great teacher.

Here are just a few of the principles he suggested:

## **Always build up. Never tear down.**

For many years, I had the opportunity of working side by side with Phil, and in all that time I never once saw him do anything to make another person feel small. But on more occasions than I can count, I witnessed him taking actions designed specifically to make another person feel bigger and better about themselves and their prospects for the future.

He once told me: “Be a friend to an agent when he needs your help and you’ll have a friend forever.”

That day I met him for the first time, there were two men waiting to see him. One was a Jewish rabbi raising money for the State of Israel and the other was a somewhat broken down fellow who had just gotten out of the penitentiary. I had the chance to be in Phil’s office as he visited with each of those men one after another. He greeted the rabbi warmly, shook his hand, inquired about his health and well-being, asked him what he could do for him, and gave him some money. After the rabbi left, he greeted the ex-con warmly, shook his hand, inquired about his health and well-being, asked him what he could do for him, and gave him some money. Later, I commented to him about how he dealt with both men in exactly the same way. He held his hands out, palms up, and said to me: “Rabbis and wise guys. They’re all the same to me.”

I saw this scene in some variation or another replayed over and over again through the years. He just never did anything to make anybody feel bad about themselves.

## **Never forsake a friend.**

I have personally never known a man who had more people he could call friend, from all walks of life, than Phil Konvitz. This became once more abundantly clear to me on the day of his burial when I looked out over the crowd of people overflowing into the hallways and adjoining rooms and

standing around the walls with every seat filled in the large auditorium where the service was held. For some years, I lived in Phil's neighborhood and knew some of the people he knew. I was therefore able to identify, from amongst those in attendance, waiters, bankers, car drivers, lawyers, cooks, bail agents, politicians, and some of the poor and unemployed as well as various dignitaries. There were others there, of course, whom I did not know, but I do know this about every single person in that room: They would, every one, have considered themselves a friend of Phil's. And I know another thing just as well: He would not have been disloyal to any of them.

He never wavered from this principle in his business practices, either. Many, many years ago, before I knew better, I asked Phil to enter into an arrangement that would have been very lucrative, not realizing that this activity could be potentially harmful to a friend of Phil's. He said, "No, we don't want to do that."

When I asked why, he said, "Because we don't trade an old friend for a new friend."

Enough said.

#### **Generosity is the greatest virtue.**

I have heard even people who were close to Phil say that he was generous to a fault, emphasis being on the fault. He would never have agreed with that. Here again, inherited behavior patterns seem to have been in control. The guiding principle of rabbinical life is sharing and sharing always. There is a tradition known as the *mitzvah*. It means going out at a set time, finding someone in need and making a gift to them. This is called: "Doing a mitzvah." My observation is that for so

many of us who knew and worked with him, Phil Konvitz' entire life was a mitzvah. When it came to giving, he did not discriminate. He just gave.

My wife just walked in the room and heard me dictate those last words. She volunteered that the thing that impressed her most about Phil's generosity was not his huge gifts, but his small, humble ones. She reminded me that on more than one or two occasions, usually of a Sunday, she would hear the dogs bark, signaling that someone was out front. Looking out the window she would see Phil's driver helping him into the car. By the time she could get to the door, they would be easing away from the curb and into the street. Just outside the front door would sit a small brown paper bag. Sometimes three or four peaches. Sometimes a few tomatoes. At Phil's funeral service the rabbi said that amongst all the generous donors to the Congregation Brothers of Israel Synagogue, by far the most generous had been Phil Konvitz. The man who wrote the huge checks to the synagogue, and gave generously to the State of Israel, was the same man who left small sacks of tomatoes at our front door.

All of this is not to say he was perfect— of course he was not, but who among us is? If it's true that there's a little bit of good in the worst of us and a little bit of bad in the best of us, then Phil surely belongs to the latter: The best of us.

I only know that if I could be the generous, uplifting, loyal friend to just a few people that Phil Konvitz was to so many, this world and I would be the better for it. I could hope for all of us that every time we think of him, his memory will prompt us to duplicate some of those better examples he set. If that could happen, his lessons would continue to be learned and he would live on through that because somewhere, everyday, his class would be in session.



Phil Konvitz and his young attorney, Jerry Watson, in 1971

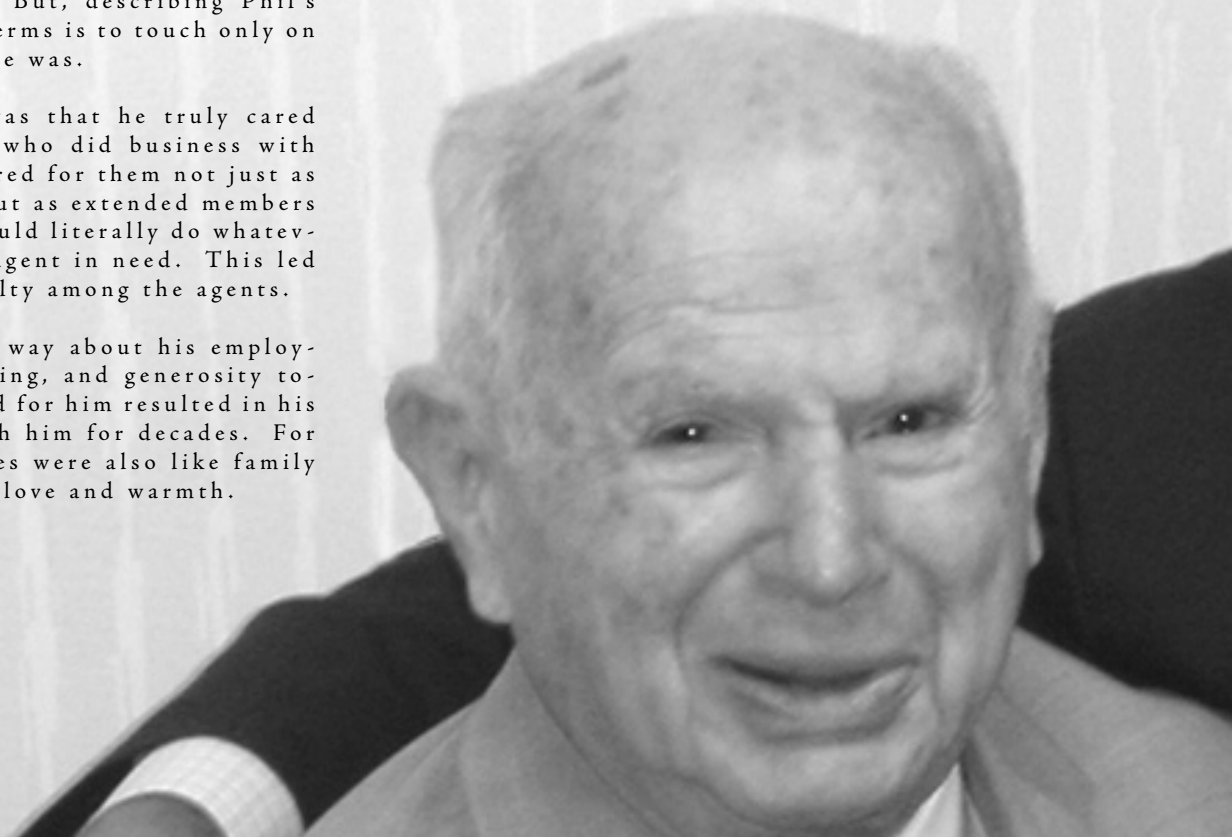
# The Legacy

By Brian Nairin

Describing the legacy of a man like Phil Konvitz is a daunting task. Attempting to fill his shoes is a nearly impossible one. He was a legend in this business. His presence and generosity touched thousands of people affiliated with surety bail. He was truly the dean of the American bail industry. He oversaw the growth of what is now the AIA network of agents to be the largest surety market for bail in the USA. But, describing Phil's impact in statistical terms is to touch only on a small piece of who he was.

I think his essence was that he truly cared for all of the agents who did business with his companies. He cared for them not just as business associates, but as extended members of his family. Phil would literally do whatever it took to help an agent in need. This led to unprecedented loyalty among the agents.

He also felt the same way about his employees. His warmth, caring, and generosity toward those who worked for him resulted in his employees staying with him for decades. For Mr. Phil, his employees were also like family and they returned his love and warmth.



As Phil's age progressed to the point of preventing him from managing his business, a long-term succession plan needed to be put into place to assure that the business he built over so many years would be preserved.

I met Mr. Phil in 1993 at a NABIC meeting in New York City. At that time, I was a young attorney who had been brought in to help run another family business, Associated Bond. At that time, Associated Bond was almost a west coast carbon copy of the IFIC and ACC book of bail business. Its agents had tremendous loyalty earned through a legacy of providing unsurpassed service to its agents. Little did I know at that first, brief meeting, how much my life would become entangled with Mr. Phil, his family, and his legacy.

Several years later, Jerry Watson, Phil's close friend and corporate counsel, suggested that Associated open up California as a market for the Konvitz companies.

I have since learned that this was part of Jerry's conception of the long-term succession plan for the IFIC and ACC bail business.

This was the first step that ultimately led to the formation of AIA and the move of the principal business operations of the IFIC and ACC bail businesses to California under my management and direction.

Jerry has said that what he saw in me from those early NABIC days was a hard working, bright, young man who was truly committed to his agents; traits that he believed would translate to the agent group developed by Phil.

Over the past several years, with Phil's son Norman being part of the process of course, we have worked extremely hard to transition this business. I have insisted throughout that we remain steadfastly committed to providing our agents with a personal level of service not otherwise available in our industry. Inspired by Phil, I make it a personal goal to spend time getting to know our agents, both professionally and personally.

At AIA, we have set high standards for our staff to always be there for our agents. I know that this is what Phil would have wanted. We strive to make each agent feel like family. I know Phil truly appreciated the hard work and loyalty of the agents, and you should know that I feel exactly the same way.

We will miss Mr. Phil. He left an enduring imprint on this business. My pledge is to do everything in my power to continue this work in a way that honors his legacy.



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