



Muller Urges Young America To Invest Now

John Muller of 930 Washington street, Hoboken, believes that, right now, chances are better than ever to enter into the business field, or buying of real estate. The days of low prices will soon be a thing of the past. Materials and commodity prices will increase sharply during the present conflict and also during the post-war era.

"We, who have been active in the field of selling businesses, and real estate for the past 36 years, urge the young American people to enter into business and also to procure their own home, which will act as a fence against inflation," said Mr. Muller. "We have always maintained offices in Hoboken, ever since we were first established, 36 years ago. Our sales of businesses in every line has enabled us to collect a list of every line of retail endeavor in every community in Hudson as well as Bergen County.

"Being business brokers, we often are in a position to give advise on retailers' business problems."

Photos courtesy of Roger J. Muller Jr., Muller Insurance

They've Got You Covered

Muller Insurance reaches a milestone

Talk about a venerable old business: Muller Insurance has been in operation for 111 years currently at 930 Washington. When John Muller arrived from Germany in 1903, he worked in a bar to make money to open the company, which launched in 1906, when he was only 17 years old.

John served in the army in World War I. On his return, he resumed work, and by 1924, the business was thriving, and John had become a mover and shaker in the community. He was president of the school board and a member of the Euclid Lodge Masons, the Lions Club, the American Legion, the First Ward Democratic Club, Fraternal Order of Eagles, Independent Order of Odd Fellows, and the Elks, which was, and is, across the street. He also brokered real estate and was a theatrical agent for Broadway shows. As a justice of the peace in Hoboken, he "married" a lot of local luminaries, including Judge Charles DeFazio. His nephew is Ed DeFazio, former Hudson County Prosecutor and now a Hudson County Superior Court Judge.

John joins a select group who have had Hoboken streets named for them, including Frank Sinatra and the Cake Boss. "John Muller Way" is at 10th and Washington.

When John died of cancer in 1952, his son, R. John Muller, took over the business. He, too, was a busy man. Like his father, he augmented his insurance career by working all around the state as a New Jersey state detective. He was known for helping new immigrants secure insurance policies when other firms were reluctant to do so. He died in 2013.

His son, Roger Jr., came on board in 1980 and is now managing partner and CEO. He has three sisters. One of them, Erika, joined the firm in 1989. The siblings took over the company in 2000.

Roger Jr. and Erika may be best known for their exploits on ice. Both are avid competitors with the Hoboken Rockets ice hockey club.

In the beginning, Muller Insurance operated as a real estate agency as well as an insurance agency. In 1986, Roger abandoned the real estate arm. The company is now an independent agent for 20 different insurance companies in 25 states, covering the eastern seaboard except for Virginia, as well as Arizona, California, Texas, and Upstate New York.

The national insurance companies include big names such as AIG, Chubb, Franklin Mutual Insurance, Progressive, and Travelers. Last year, Muller was honored as a Chubb



John Muller in an early Muller Insurance office

Cornerstone Agent, “the highest rating any Chubb agent can get,” says Roger. “My grandfather and father would be proud.”

A lot has changed in Hoboken since John Muller started his business in 1906.

“Cars,” says Roger. “My grandfather did more insurance for horses than cars. In police reports, people got in trouble for drinking, and horses crapping on the street. There were tons of horses around back then; there weren’t too many cars when he started.”

And it’s not your grandfather’s insurance business either. “It’s more complicated,” Roger says. “People have changed. They’re very educated and interested in learning everything about the product. Now everybody researches on the internet. It was more personal back then.”

That’s one aspect of the business Roger values: “I want to keep the personal touch, like when people come in, I want to talk to them and get to know them. A lot of business is done online or on the phone, and you don’t meet people as much.”

The welcoming arm of this venerable company reaches way back. “In the early ’80s,” Roger recalls, “Hoboken people came in and referred to my mother and father.” Citing the “trust factor,” Roger says Muller has been doing business with Truglio’s Meat Market for 70 years. “It’s still operating,” he says, relating how he knew the family, who would come into the office to pay their bills. “Though we were not related, it was like aunts and uncles the way they treated you, and you miss that.”

Roger has followed in his grandfather’s and father’s footsteps by serving on the board and as vice president of the Hoboken Chamber of Commerce. He’s a member of the Euclid Lodge Masons and the Hoboken Lions Club, where he served a two-year term as president. He’s also a certified member of the Hoboken Community Emergency Response Team.

Like Sinatra, Roger has only a few regrets. One is that “a lot of interesting personalities have disappeared from town.”

But the Mullers maintain ties to old Hoboken. Says Roger, “Four generations of my family are members of the Hoboken Elks.”

Best of all, in March 2016, Muller Insurance was honored as the oldest continuously operating business in Hoboken.

—Kate Rounds



R. John Muller in, 1947, in front of 930 Washington St.

“I want to keep the personal touch, like when people come in, I want to talk to them and get to know them. A lot of business is done online or on the phone, and you don’t meet people as much.”

—ROGER MULLER



Photo of Roger and Erika Muller by Tbishphoto