

Schindler-Richard Insurance Agency

Founded: 1872

Location: 127 North Main Street, Mishawaka (1872); 217 South Main Street (ca.1872–ca.1920); 112 Lincoln Way East (1920–70); 122 South Mill Street (1970–75); 112 Lincoln Way East (1975–)

The Great Mishawaka Fire of 1872 destroyed virtually the entire downtown of the small city, including a boardinghouse owned by John J. Schindler. After the fire was extinguished, a Firemen's Fund Insurance Company claims adjuster convinced Schindler to begin selling insurance—the first person in the area to do so. As the years passed he diversified his business interests. In 1873 he began offering steamship tickets to primarily first generation Belgians and Italians who wished to make return visits to their native countries. In that same year he attached a conveyance business to his varied interests, and in 1876 he added notary public services to the insurance firm.

Schindler's parents, Andrew and Rosa Kuhn Schindler, were natives of Germany who came to St. Joseph County in 1864. Andrew Schindler founded a hotel and grocery business that his son continued after his father's death in 1872. At the age of thirteen, John began working for his uncles in the Kuhn Flouring Mill, remaining there for eight years. After the fire destroyed the building in which the hotel and grocery was housed, John and one of his brothers opened a hotel and saloon. The grocery and saloon business proved a success, and it kept Schindler busy until he decided to quit operating the concerns in 1887 to concentrate on his insurance company.

Throughout his lifetime Schindler was active in the community, helping to form several enterprises, including the Peoples Federal Savings and Loan, the waterworks company, and the local public utility. He also acted as an officer in the Catholic church

he attended, an attorney with the Department of the Interior, a township trustee for two terms in the 1890s, and later the president of the county's Federation of Catholic Societies.

By 1907 the Schindler Insurance Agency represented more than thirty insurance companies, including three based in the United Kingdom, Aetna of Hartford, Connecticut, and Continental of New York. The company sold tickets for eight steamship lines including the famous White Star Line, issued letters of credit and bills of exchange, and provided notary work. In addition to all of the services listed above, according to one source, Schindler also ran a real estate agency and was willing to loan money to qualified applicants. The loan department of the business eventually led to the founding of the Peoples Federal Savings and Loan in 1916.

In 1915 Schindler's two sons, Aloysius J. and John W. Schindler, took over the business shortly after their father's death. John W. became a prominent attorney in Mishawaka, with most of his time being concentrated on the law practice. The brothers decided to move the business from Main Street to Lincoln Way East around 1920. They continued the realty company for a number of years and helped found the savings and loan. Aloysius was elected to the post of secretary-treasurer of the thrift, a position he filled for many years. The brothers stopped selling steamship tickets in 1940, as the demand for travel to war-torn Europe fell.

Regis M. Richard, a Mishawaka native, joined the company in 1923 as a clerk. Thirty-three years later he became a full partner in the enterprise, buying the agency from the Schindler family in 1968. Like partners in the firm before him, Richard actively participated in the community, holding offices in the local Knights of Columbus and the

Independent Insurance Association of Indiana. He married Mary Jacobs of Defiance, Ohio, who moved with her family to Mishawaka in 1900.

In 1962 Regis's son, Joseph A., after graduating from St. Joseph's College, joined the firm, rising to partner in 1976 and to president two years later. In 1970 the father and son team formed Richard Realty to handle real estate transactions, but by 1990 the demands of the growing insurance business forced Joseph Richard to close the operation. Regis retired from the company in the 1970s, leaving the business to his son.

By the early 1970s the Schindler-Richard Insurance Agency was licensed in several states to engage in selling most types of insurance, surety, and fidelity bonds, as well as estate planning services. The company moved its offices in 1970 to a newer office complex on Mill Street, but moved back to Lincoln Way East in the mid-1970s. In 1999 Joseph A. Richard continued as the president of the Schindler-Richard Insurance Agency, the fourth oldest such organization in Indiana, while Michael J. Richard represented the third generation of the family to work at the firm. The agency continued to sell all types of insurance and represented a number of insurance companies, including the Travelers, Ohio Casualty Group, Wolverine Mutual Insurance Company, and Progressive Insurance Company.