

Ken McElhaney Carries on a **State Farm Family Tradition**

Pictured: Ken McElhaney Jr.'s agency provide clients with auto, home, property, business, life and health insurance as well as annuities and mutual funds.

State Farm Insurance runs in Ken McElhaney's family.

His grandfather, A.E. Persons, began with the firm in 1947, working out of the old Staples-Pake Building. Persons passed away in 1958, and McElhaney's father, Ken McElhaney Sr., started with the firm that same year, serving State Farm customers' needs until his retirement in 1995.

McElhaney started his own State Farm agency in 1990 and has been carrying on the family tradition ever since.

"While my grandfather died just over a year before I was born, the fact that I am the third generation of my family to represent State Farm makes me feel very connected to him," McElhaney said. "I get to live the proverbial American dream in that all of my grandparents came from very humble beginnings, and the hard work they and my parents did has contributed in no small part to the success I have enjoyed."

Now the family tradition has moved to a fourth generation, as McElhaney's nephew works in State Farm's Enterprise Risk Management Department.

With an office located at 653 Government St., McElhaney says he "established my business downtown before it was the cool thing to do," and has served the area for 27 years. McElhaney Insurance Agency Inc. is the Mobile Area Chamber's Small Business of the Month.

Many things have changed about the insurance business since McElhaney's grandfather started with State Farm. Where several agents once shared the same office and did all the work themselves, without the help of any office staff, McElhaney now has seven full-time licensed insurance agents who work in his firm. His wife, Erica, is also a licensed agent and serves as the agency's business administrator.

Where his grandfather and father once wrote policies over their "mobile desk" – the hood of the car – McElhaney notes the vast majority of business is now conducted over the phone. Even so, he still strives for a personal touch.

"We still like to sit down face-to-face with our customers and review their insurance programs, and we still, on

occasion, meet with clients at their homes," he said. "I now have a large team to handle the clients' needs. But the rule in my office is that if a client wants to talk to me, they talk to me."

McElhaney and his agency have been actively involved in the Mobile community in several ways over the years. Most recently, they have made a significant contribution to Leinkauf Elementary to help augment the school's library. McElhaney also served for many years on the Mobile Historic Development Commission, has been a longtime member of the Chamber's board of advisors and has served on the legislative affairs committee.

"Mobile has been very good to my family over the years," he said, "so it is important to me to help make Mobile an even better place to live, work and raise a family."

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