

I guess," Fedorak said. "Rhein is a half-hour away. I was friends with Bryan and Ted. It was sort of a part-time job; if it didn't work, well, I was still farming at the time."

Born in Yorkton and raised on a farm in Stornoway, Fedorak, 53, also went to school in Kamsack, graduating in 1973. He attended the University of Saskatchewan for a year.

"I was going to be a teacher."

Instead he began drywalling, bricklaying, framing and building trusses. He began farming full time in 1994. All the while he kept working part time at the agency. In 1997 Cottenie and Gardner offered him a full-time job, so he rented out his land.

"Until then I had been working with the brokerage just enough to keep up my licence. In 1999 Bryan and Ted invited me to buy into the agency. I got a 25 per cent share."

Fedorak, who handles farm accounts for the brokerage, sold his land in 2004. Three years later Gardner and Fedorak bought out Cottenie's share on the understanding he would continue working with them.

Cottenie & Gardner now does a yearly book of business of \$1.4 million. The brokerage operates out of its own 1,800-square-foot building on Kamsack's Main Street with one full-time and one part-time employee in addition to Cottenie and the two partners.

Cottenie and Fedorak both live in Kamsack. Gardner and his family reside in a permanent waterfront home at nearby Madge Lake in Duck Lake Provincial Park, about 18 kms east of town.

Gardner's wife Linda is a teacher. The couple has two children – David, 25, a chemical engineer living in Calgary, and Christina, 22, a student at the University of Saskatchewan.

Fedorak's wife Gail is a nurse. They have two children: Caitlin, 16, and Zack, 13. Gail also has two children from a previous marriage: Chantal, 26, and Sean, 24, both working on master's degrees at the University of Saskatchewan in Saskatoon.

Cottenie and his wife Deb, also a nurse, have two children as well: Jared, 18, recently finished a welding course and is working in Yorkton. Kelby, 15, is in Grade 9.

The three amigos are active in the community. Cottenie was a member of town council from 1985 to 1991. He's currently on the local school board and is vice-chairman of the Good Spirit School division. Gardner was a member of the school board in the mid-1980s. Fedorak served on the rural municipality council in the late 1980s, the school board in the early 1990s and is currently a member of Kamsack's hospital advisory board. **IW**

"Didsbury is a good town with good people," says Tracy Smith, a broker with George McDonald Agencies. Photo by Carla Victor.

FEATURE



# Old McDonald

In a few years, maybe less, Grant McDonald will assume ownership of the family brokerage in Didsbury, Alta. When he does, he'll represent the third generation to run the business after the late Nellis McDonald, who founded it in 1941, and Grant's father George, a spry soon-to-be octogenarian who still visits the office daily.

BY RON SHORVOYCE

**G**eorge McDonald was born in Long Beach, California in 1929, a year of great setbacks. For the McDonalds, it was also a year of personal misfortune.

In 1927 George's mother and father, Nellis and Mary, sold their homestead near Orkney, Alta., about 150 kilometres north of Calgary, and moved to the Golden State to take advantage of what was then a booming economy. Two years later, un-

able to cash in on the real estate they'd purchased, the couple was bankrupt. They returned to Alberta.



Grant McDonald

More trouble followed. Nellis McDonald still had a second mortgage on the land he'd sold before heading south. But just as he returned home, the buyer died and the bank was planning to foreclose. Arrangements were made to share the wheat crop with the purchaser's widow and split the proceeds.

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When harvesting began in the fall, however, there was an accident.

"They put the pull-type combine into the field and made two rounds into the centre," George McDonald said. "The combine motor backfired and the sparks touched off a fire that destroyed the whole crop. A full section of land burned."



**George McDonald**

Nellis McDonald was able to get some money from the mortgage company for not contesting the foreclosure; the sum allowed the couple to move to Didsbury, between Calgary and

Red Deer, and buy 20 acres.

He eventually ran a sub-agency for the Alberta Treasury Branch. That led him to the insurance business and the founding, in 1941, of his own agency, D.N. McDonald Insurance.

In 1947 he was diagnosed with colon cancer. Although he recovered, the illness forced Nellis to take it easy for a while, the reason, in 1948, his son George joined the agency. George has been a broker ever since. The elder McDonald, now deceased, worked into his early 80s.

In its formative years, D.N. McDonald Insurance operated out of rental space that

also housed a menswear store, a harness shop and a shoemaker's shop.

"The insurance counter was in the back of the building," says George.

Gradually, the agency added a number of markets and began to evolve into a successful brokerage. In 1950 the business diversified its base by purchasing the inventory of the harness shop and buying the menswear store. The brokerage was also renamed D.N. McDonald & Son Insurance.

In 1955 the agency built its own office next to the rental premises.

In 1967 George took over the family business, renaming it George McDonald Agencies. He also bought another Didsbury book of business, Reiber Brothers Insurance. The deal included a building later sold to the local credit union and then re-purchased by McDonald as the agency's current office.



**Nellis McDonald**

"At that time my wife Louise joined me in the insurance business," McDonald said. "She obtained her licence and helped us in any way she could. It was just the two of us; we had no staff."

George McDonald, who'll be 80 in April, divested himself of the menswear operation in 1975.

Grant McDonald is George's son. He's been working with his father since 1979 and will take over the business when his dad retires sometime in the next year and a half. Until then, George McDonald intends to visit the brokerage every day.



**Louise McDonald**

After high school Grant attended college for a year. He was going to become a chartered accountant but opted for insurance instead.

"It just kind of fell into place. I asked my father about working for the agency. I said I didn't enjoy college and didn't want to go back. My sister was working at the agency but she was going to be leaving, so my father would be needing help."

As a third-generation broker, Grant McDonald has fond memories of his grandfather. He describes him as a principled man who was good with people.

"He believed in serving people with honesty and integrity. That's what guided his business ethics. At one point in his life he was also the local police magistrate and judge of the juvenile court. Many of the old-timers around here remember his work in that area."

Grant, 48, handles all the accounting for the brokerage. Previously, his mother Louise, who retired a little over a year ago,

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had done some of the bookkeeping.

Grant McDonald looks after the IT end of the business as well and specializes in farm accounts. He also runs a pedigreed seed farm just outside Didsbury, where he lives with his wife Lorraine and the youngest three of their six children.

"The farm is about 2,000 acres. It employs, seasonally, up to five people. I grew my first crop on 10 acres in my dad's backyard in 1978."

As a diversion from insurance and farming, McDonald races his own "Legends" car. These are automobiles intended to allow people from all walks of life to afford and experience the thrill of racing, but under strict safety conditions. The vehicles are sold by authorized dealers.

They are equipped with motorcycle engines and are scaled-down models, a little over half the size of the original cars that were driven by racing legends.

"We just started racing three years ago," McDonald says.

"My car is a 1934 Chev. We're in a league and we race in Calgary, Medicine Hat, Saskatoon and Wetaskiwin."

George McDonald Agencies employs



Wannamaker



Smith

a staff of eight, including George and Grant McDonald.

"Out of the six people, four have been with us for more than 20 years."

Broker Dena Wannamaker has been with the firm since 1979, which makes her the longest-serving employee. The McDonalds, she says, "are very understanding employers." She formerly worked for a bank in Didsbury but walked across the street to the agency and asked for a job. She handles personal lines, commercial business and some farm accounts.

Tracy Smith, who has been in the insurance business since 1989, began working at George McDonald Agencies in 1997. She's mainly responsible for personal lines. "Everyone's been here forever," Smith says. "Didsbury is a good town with good people. The McDonalds are



George McDonald took over the family business in 1967. His son Grant will take over when he retires.

very family-oriented and the business really thrives on customer service."



Moore

The former mayor of Didsbury, Dorothy Moore, has known George McDonald for a long time.

"Everybody just trusts George," Moore says. "For insurance, he'll choose what's right for me and I don't have to worry about it. He's an excellent advisor and a trusted person." **IW**



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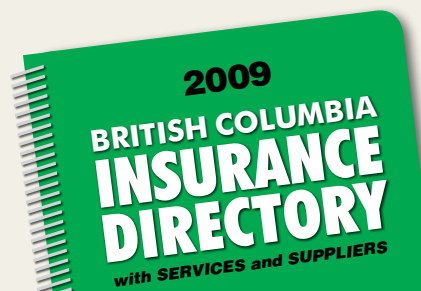
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