



**L.G. TRASK
INSURANCE**

PROTECT THROUGH INSURANCE

The Future Builds upon the Past

Special Grand Opening Edition

Protection of Assets through Lasting Relationships

2003-2004

“L.G.” ~ Life and Times

The year is 1937. The Duke of Windsor marries Mrs. Wallis Simpson, the Golden Gate Bridge opens in San Francisco, and Joe Louis wins the world heavyweight boxing title. Although everyone’s humming hit tunes like “Whistle While You Work” and “The Dipsey Doodle”, the Wall Street stock market decline signals a serious economic recession. As the year draws to a close, 21 year-old Leland George Trask, a.k.a “L.G.” strikes out to start an insurance business.

Beating the odds was well embedded in this young man. Leland was born in a blizzard on Valentine’s day in 1916. His mother had consumed so much salt pork that he was covered in boils. Dr. Rice visited four days after his birth and said, “Golly Mrs. I thought he would be dead and buried before this.” As an infant, his left foot turned in, so his father made a wooden brace to correct his walk. Around the age of 10 he was confined to bed for a year with rheumatic fever.

Two years later, Leland sent a letter to the Family Herald—for salve to sell. “Then I ordered a used two wheel bike. The cost was \$12.00, and no borrowed money,” he wrote in a journal.

At 17, a chap offered him a job selling dry goods door to door (extracts, puddings and the like). Leland sold “Selected Products” from Yarmouth to Digby and reveled in making sales. Meanwhile, having met the lovely Bernice Ford and vowing to marry her, he did just that in 1936. The following year, they moved to Port Maitland. At the time, doctors and lawyers sold insurance and a family friend, Dr. Eldon Eagles, encouraged Leland to get involved in the insurance industry.

On Nov 3, 1937, Leland signed an agent’s contract with Maritime Life Assurance Company for an advance of \$30 on the 15th and 30th of each month. He sold his first two policies the very next day.

Bernice recalls those early days. Leland was a good



Leland Trask with the prestigious MacDougal cup to his right driver, but a fast driver. And he loved to take short cuts. “Our life was a short cut. He’d like to get there faster.” She also recalls how important it was for Leland to succeed. His mantra was, “I can do it!” He had a fiery, indefatigable spirit.

Roy Pugh concurs. As manager of the Nova Scotia Board of Underwriters, he often collaborated with Leland. “He was prepared to go anywhere—anytime—as long as it resulted in business.” Roy recalls traveling with Leland and getting held up by construction: “He’d be chomping at the bit wondering if he could drive through the ditch and get out. In Baker’s settlement, he was known as *the blur*.”

When Leland was awarded the Chamber of Commerce “Citizen of the Year Award,” in 1987, Roy was a guest speaker and pointed out, “He has no room for the uncommitted heart. His philosophy is that we cannot drift. We must steer.”

And steer Leland did. For example, his zeal in pursuing the prestigious MacDougal cup for highest insurance sales is legendary. After winning the cup for ten years, Maritime Life retired it and gave it to him outright.

Yet in spite of his ambitions, he always found time to contribute to his community. He chaired the Yarmouth County Arena Building Fund Program which resulted in a new rink. He helped to set up a driving school in the area, and he worked on a committee that brought the MV Bluenose to Yarmouth. In 1980, “L.G.” passed over the reins of the company to his son, Michael L. Trask.

Building on the Past



Michael Trask's transition into the family business in the 60s was a natural one. At the tender age of 10, he used a closet at home as his "office" and he often followed his father to work on Saturdays. On one occasion, he got carried away snapping elastics at Kay

Morehouse who promptly picked him up and put him in a garbage can.

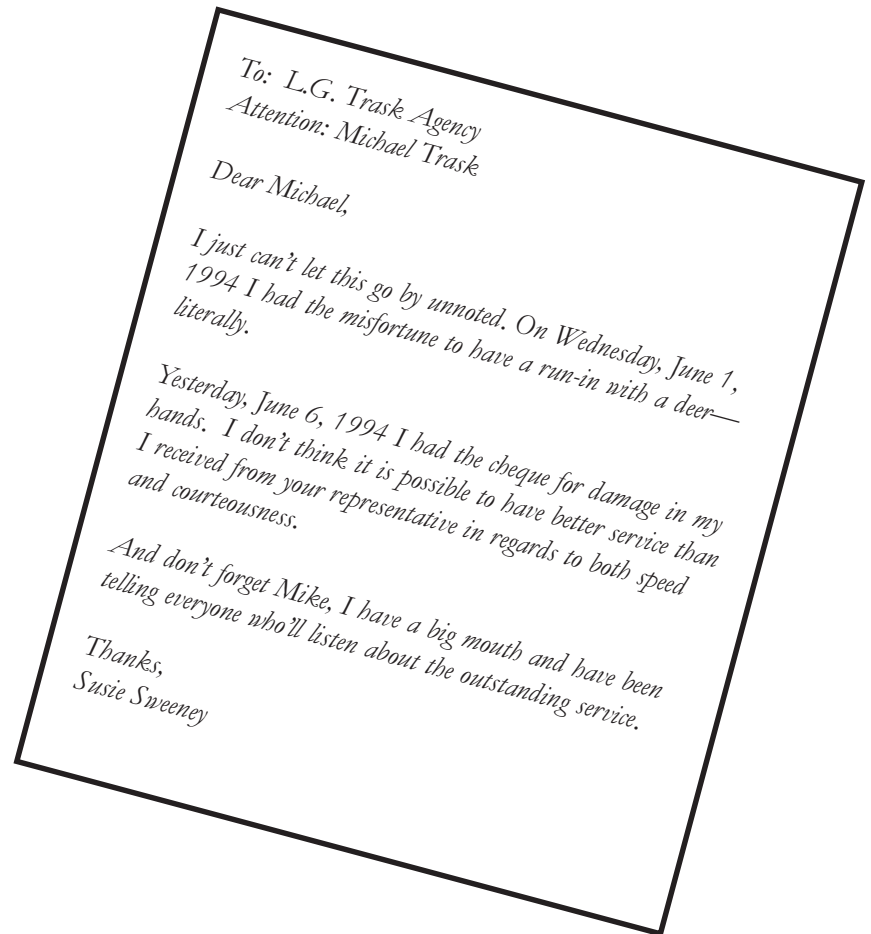
Years later, a more serious Michael took a year's intensive study with Lloyds of London, in England. He returned to Yarmouth in 1967 to officially take his place in the business, and added Marine Insurance to the company's product line. In 1980, Michael bought his father's business and opened branch offices in Pubnico, Barrington, Shelburne, Liverpool, Meteghan, and Halifax.

Carrying on the family tradition, his priorities were customer service and leading by doing. The list of "good works" and the number of boards and committees that Michael's served on would fill a book. But he shies away from public spotlight, preferring the privacy of his woodworking studio or fishing on a quiet stream.

Then Matthew (third generation) joined the firm in 1994. New management levels were created, staff was empowered, and the company became the largest insurance broker in Nova Scotia.

After the fire, the easy route for Michael would have been to close shop and retire. He chose to rebuild. With the wizardry of Davidson, Seamone, Richard, Adams Architects and the building expertise of Delmar Construction, 396 Main Street was reinvented. It houses rental units, an underground parking lot, and a company gym in an impressive 40,000 sq.ft. site.

In the summer of 2003, Michael passed over the reins of the company to his son, Matthew L. Trask. The inscription on the cornerstone, "The future builds upon the past," is apt. It's also interesting to note that L.G. was a founding organizer of the Insurance Brokers Association in 1950; Michael was President during its 25th anniversary and Matthew was president during its 50th anniversary.



Letter From The President



In May of 2002 we suffered a tragic loss with the complete destruction of our "home" by fire. In many ways it was a mixed blessing:

First, it brought our staff together in a way I never thought possible. The night of the fire, the staff rallied together and began to plan how we could be ready for client calls the next day. And we were! It showed me that we truly are a "family business", with scores of wonderful, capable people.

Second, it showed us exactly what a client goes through when they suffer such a loss, and I hope we remember it in times when our clients need us most.

Third, it gave us the opportunity to serve our town and our customers in a brand new building—one designed with input from our employees.

Our mission statement is ***Protection of Assets Through Lasting Relationships***. This business is based on relationships. We believe in this and follow it every day. I know my grandfather, who started this business back in 1937, would be proud of us.

Matthew L. Trask,
President

Historical Sketch of 396 Main Street

In 1828, **William H. Townsend** ran away from his home in Round Hill (Annapolis Co.) and landed in Yarmouth. By 1932 he had his hand in a number of enterprises and founded what would become Yarmouth's oldest firm, E.K. Spinney Ltd. By the mid 1800s, William was a shipowner, JP, and warden. He became the first president of the Exchange Bank, and in 1859, a member of the legislature. With increased wealth and stature, he built his residence at 396 Main Street and lived there until his death in 1873. Eight years later, Edgar K. Spinney bought the home and it remained in the Spinney family for 64 years.



Townsend's residence, best remembered as the E.K. Spinney home. (Courtesy Yarmouth County Museum and Archives)

In the late 30s and early 40s, the home became Baker's Inn. Many guests and Yarmouthians remember eating fine meals there. In 1952, the home was purchased by J. N. Kenney, and "rejuvenated." On March 15, the Yarmouth Light printed: "What was once the E.K. Spinney mansion home is now an office building with a new brick front. Offices in this building are Dr. Caldwell, Dr. Phinney, L.G. Trask and MacLeod Agencies." In 1954, Leland Trask bought the building at 396 Main Street, and—as the old saying goes—the rest is history.



50s renovation (Atlantic Photo Services)

Ernest Cottreau Recollects



Retired Senator, Ernest Cottreau, sold insurance part time for Leland in the early 40s and remembers him as a "go-getter."

Ernest also recalls travelling with Bernice and Leland to an insurance convention in Halifax at the Lord Nelson Hotel. "Leland was careful to get me organized so I wouldn't commit any faux pas. He wanted me to know that liquor was going to be served and that *good* people didn't indulge—which I didn't!"

However, one afternoon, Ernest went missing. Leland grew concerned. It turns out that Ernest met an acquaintance who worked at the hotel and cornered him in the boiler room. Much to Leland's relief, Ernest came back all excited from selling this chap some insurance. In short order, Leland used this as an example of good sales technique and everyone applauded.

"Leland was my mentor in a way. He was a hard worker—all the time working at it. I always admired him. He was a doer."

How Savvy Are You?

1. L.G. Trask has
 - a) 18,896 clients
 - b) over 24,000 clients
 - c) between 10,000 and 15,000 clients
2. The company has provided insurance against
 - a) rain
 - b) birth of twins
 - c) remotely operated underwater vehicles
3. "L.G." in L.G. Trask stands for
 - a) Leland Gregory
 - b) Leroy Grant
 - c) Leland George
4. Today, the number of staff at L.G.Trask totals
 - a) 55
 - b) 88
 - c) 73



Answers: 1) over 24,000 clients 2) all three 3) Leland George 4) 88

The Night of The Fire



Early stages of the fire on May 8 (Photo courtesy Jerry LeBlanc)

At 5:45 p.m. on May 8, 2002, Michael Trask was barbecuing for family and friends. The sound of sirens caught his attention. He said, “Something’s going on downtown.” The phone rang; it was Jack Churchill. The office was on fire. Today, Michael will tell you with a straight face “I proceeded at a stately, law abiding pace to the office,” but in reality he exploded onto the scene. The Reverend Bill Newell was assigned the task of keeping Michael contained.

As the evening progressed, Michael gained a whole new perspective on firefighting—and a deep appreciation for what the firefighters were doing. Around 9 p.m., he learned that the staff had gathered at the Grand Hotel to figure out how best get

up and running again. “At that point, I could not have been more proud of our people. It was a very strong emotion.” Before midnight, a plan was conceived, the fire was under control, “so I went home, a pretty tired puppy.”

The following morning, the company was operational in the Grand Hotel Convention Centre and plans were underway to find homes for the different sections of the business in various downtown locations.

Fire investigations and adjusters took over and were on the scene for weeks. It was complicated by the fact that the company occupied a maze of 12 different structures. Rarely a day went by without the discovery of additional problems and damages—to the point that the best choice was to demolish the buildings and build anew. “This was something my father and I had seriously looked at several times over the years but we simply did not see how we could justify it. Now we have to justify it.”



Construction 2003 (Photo courtesy Jerry LeBlanc)

Senior Staff Tell Tales

Marilee Richardson remembers her job interview 29 years ago. “All went well until Mr. Trask informed me that I would be required to work for a period of two months without pay.” What to do? She wanted the position, so she solemnly and reluctantly nodded in agreement. “Of course, that wasn’t the case—Mr. Trask was merely showing his sense of humour.”

Leland was a great trickster, only paralleled by John Hibsman. One spring, Leland learned that his canoe was stolen. Scott Cain had built it as a gift from the staff, and Leland was devastated. Fortunately, it was discovered deep in the woods, but before telling L.G., John sent him an anonymous note saying “I’m the one who stole your canoe. I’m enjoying it a lot. I just wish you had left the paddles in it too.” Leland stormed out of the office huffing and puffing and it took awhile before he clued into the joke.

For Paula Boudreau, a morning milk incident is permanently etched in her mind. The men had had their coffee break and

used all her milk. Being lactose intolerant, it was a special kind of milk. She sent them an email: “Hope you guys enjoyed my breast milk in your coffee this morning as it’s very tasty and high in nutrients.” A very serious Michael approached her and asked, “It wasn’t really breast milk—was it?”

In the early days, Anne Moulaison worked in the accounting department side by side with Ron Gill. He often talked to himself, and added for everyone’s benefit: “I have to talk to someone sensible once in awhile.” Now, trainees are quoting Anne saying: “We are like the TV guide—subject to change without notice.”

Nancy Cottreau remembers the day that a sheik visited the office. He wore a white robe and elaborate headpiece, and asked nosey questions—implying that he might purchase the business. “We got a bit freaked. What would happen to us?” Stories flew around the sin bin (staff room). “Imagine our surprise when we found out that this was Mr. Trask dressed up, pulling a prank on us!”