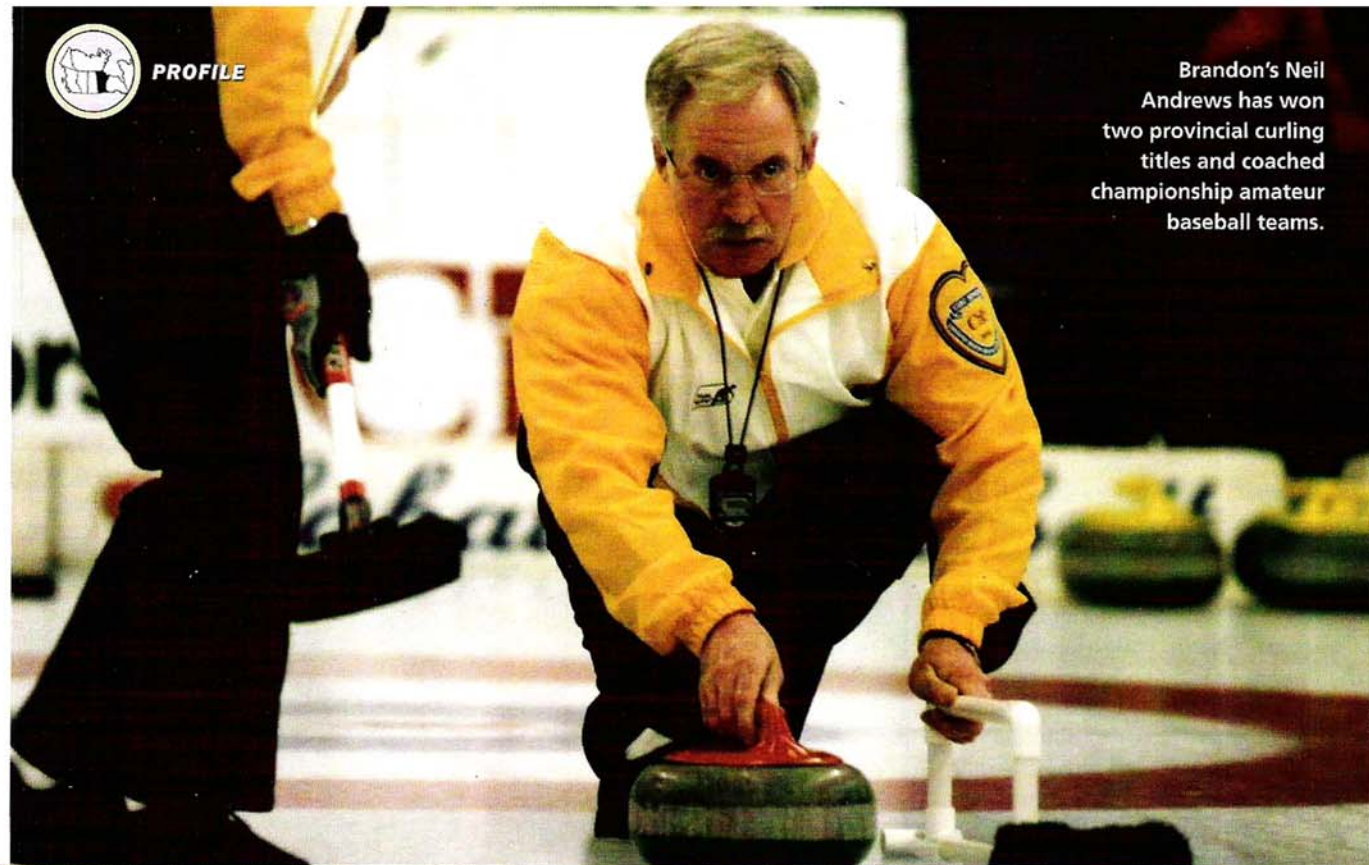




PROFILE



Brandon's Neil Andrews has won two provincial curling titles and coached championship amateur baseball teams.

STAYING ON

By Ron Shorvoyce

A few years back, after close friend and business partner Murray "Muzz" Guild died of cancer, Brandon, Manitoba's Neil Andrews began re-evaluating his life as an insurance broker. Andrews and Guild had a very special relationship.

"We were a perfect partnership. I always had Muzz there as my mentor and cheerleader. Until I lost him I didn't realize what a large part of my life he had been. He was the guy that supported me in every idea I had."



Guild

Neil Andrews says he's having "the time of his life" running Guild Insurance in Brandon, Man., with its 31 brokers and premium volume of \$25 million. It wasn't always so.

Andrews didn't think the business would work without Guild at his side, so he set about planning an exit from the insurance business. He considered bringing in another partner and then moving on. His staff rallied around him, however, convincing him not to leave the brokerage. The experience rejuvenated him.

He began to delegate more responsibilities and formed a core team within the agency to move the business ahead.

"I got commitment, I got employees to take responsibility for different areas that I had done myself. I got them to thinking on the

same level. Since then we've had an enormous amount of fun."

Today Andrews, 58, couldn't be happier running Guild Insurance, a powerhouse agency. Thirty-one people, each a broker, work for the firm at its two Brandon locations. Annual premium volume is \$25 million.

The brokerage was formed in 1990 when Tramer Andrews Insurance Agency amalgamated with another brokerage to form Guild Insurance Brokers. In 1994 Guild purchased another Brandon operation, Peters Insurance Agencies, giving it four Autopac and general insurance outlets as well as a commercial lines office.

The brokerage also offers life and hail insurance, bond services and coverage for short-line railways, a niche business started a few years ago.

After high school Andrews, who was raised on a farm near Brandon, taught school. This was in the days when a person could earn a teaching certificate after only one year of university. (Teaching credentials can still be earned in a one-year course, though most jurisdictions now require an undergraduate degree as a prerequisite.)



Darryl Andrews

The teaching profession didn't appeal to Andrews, however, so he went to work with Trans Canada Credit, now Wells Fargo Financial Corporation Canada, in September 1969.

"It was the education of my life. Credit was always easy back then. But there were people who were never going to pay it back. So here I was, knocking on doors and taking TVs away while they

were watching their soap operas.”

In 1972 Andrews and his wife Heather turned to farming, taking over his father-in-law's holding after he'd passed away. A few years later, on the advice of an associate, he tried his hand at insurance by taking a job with a Brandon brokerage.

That did it. He'd found his calling.

In time Andrews formed a partnership with a couple of other brokers. Later on, his brother Darryl, who had also been farming, became a partner. Murray Guild came on the scene when Andrews' agency was amalgamated with another broker-



O'Donnell

age to form Guild. The brokerage is now owned by Andrews, brother Darryl and Fern O'Donnell, who has a small percentage of the partnership.

O'Donnell, 49, handles personal lines, sales and service, and is responsible for establishing new markets to maintain the agency's competitiveness. She joined the brokerage in 1980 and bought in five years ago.



Manser

“I enjoy working with the staff and Neil and Darryl. They're two very great guys. It's like being part of a second family working here,” says O'Donnell, whose husband is in the computer service business.

Her sentiments are shared by Janet Manser, manager of Guild's branch office at Brandon Shoppers Mall. Manser has been

BRANDON 101



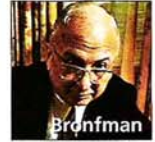
Stott



Hextall

of more than 200.

Notable Brandonites include Samuel Bronfman, founder of the Seagram liquor dynasty; “greatest Canadian” and father of Canada's medicare Tommy Douglas; country singer Amanda Stott; and former NHL goalie Ron Hextall. IW



Bronfman



Douglas

Known as “the wheat city,” Brandon, the second largest metropolis in the province, is situated along the Assiniboine River, 225 kilometres west of Winnipeg. There are 43,000 residents. The mean household income is about \$40,000.

Fur traders built the first fort in the area in 1793. Brandon was incorporated in 1882, when it became a major junction for the CPR.

Agriculture is the backbone of the area's economy, with the city a thriving service centre. The largest employers are a fertilizer plant, a pork processing facility and a call centre for a U.S. carrier. Brandon is also home to McKenzie Seeds, founded in 1896 and today the employer

with the company for 10 years. Her husband works in the automotive industry.

“It's such a different atmosphere here. Positive, upbeat. It's a lot of fun. I enjoy coming to work.” Like O'Donnell, Manser, 32, considers Guild a second home.

As for Andrews, he's having the time of his life. The brokerage recently left leased premises to move into its own 7,000-square-foot building in Brandon.

With all that's going on, retirement is still a bit down the road for Andrews. There's too much to do at the moment. As part of the mix, he's working on establishing a new network of brokers.

“That will probably take me 10 years.”

And in two years he's in line to become president of the Insurance Brokers Association of Manitoba.

No time for taking it easy just yet. IW

Vital Stats

- Neil and Heather, a retired special ed teacher, have two adult children – Nathan, 30 and Tara, 27. They live on acreage outside Brandon.
- Andrews is a dedicated sports fan and particularly loves football, which he played in his youth. Though nearby Winnipeg is the home of the Bombers, he's a lifelong fan of the Edmonton Eskimos.
- Has diverse taste in music, ranging from Louis Armstrong to the Beatles to Rod Stewart.
- He has won two provincial senior curling championships and has participated in national senior tournaments.
- Coaches amateur baseball at the senior level, where his teams have won four provincial championships.