

ALLSTON-BRIGHTON

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REMEMBERING OLD ALLSTON-BRIGHTON

Patnode Insurance owner looks back

On May 28, 2009, Linda Mishkin interviewed Richard Patnode, president and principal of F. I. Patnode Insurance Agency, Inc., 396 Washington St., Brighton Center.

Linda Mishkin: Please tell us the history of Patnode Insurance.

Richard Patnode: We are now in the third generation of Patnode Insurance. The company started here in Brighton in 1937. My father, Forrest Patnode, had been an underwriter for a Boston-based insurance company. He decided to open his own company as an independent agent. He opened his business very near to this current location on Market Street.

In the mid to late 1960s, after I completed college and military service, I started working with him. But unfortunately, after a few years, he went into the hospital for what was supposed to be a simple gall bladder operation and never came home. So, as a young man, I carried on the insurance business.

In the early 1970s, we moved to this location on Washington Street and have been here ever since. In the 30 or so years that we have been here, we have expanded three or four times. The scope of our business encompasses personal and commercial lines of insurance. That includes home, automobile and what I call Main Street USA retail insurance.

Because of our longevity, our business has expanded beyond the Brighton area. For example, we may have provided automobile insurance for some people 25 years ago, and they stayed with us while their needs expanded as they marry, buy a house, have children and sometimes start a business. In that respect, we have insured second and sometimes a third generation of a family. We have been very fortunate in that regard.

We are a family-owned agency, and we pride ourselves on the service we provide. We have a very good knowledge base of our customers because we have worked with them over a long period of time. Because we are a small agency, we can work one-on-one and therefore have a close business relationship with our clients in meeting their individual needs for coverage.

Since 2008, Massachusetts has moved to a competitive automobile insurance market. With this change, national companies have come into the marketplace here in Massachusetts. But they can't offer the type of individualized personal service that we can provide. For example, each time you call a large national company, you may have to speak with a different person. Because we know our clients and what their needs are, we can respond quickly.

LM: How have you seen Brighton Center change over the years?

RP: It has changed rather dramatically.

The Brighton Board of Trade goes back to the early 1940s. But during the 1950s and 1960s, it had lost its vigor. Then I, and some other young local businesspeople, saw a great opportunity for the Board of Trade to rejuvenate itself.

We wanted the Board of Trade to expand and to get more involved with local business activities and improved visibility. For example, we started having a summer fair and other street fairs. We initiated the effort to bring back winter holiday decorations. We were instrumental in getting the trolley tracks removed from Washington Street and for getting more trees planted.

Because of these improvements, a lot of businesses saw Brighton Center as a viable place to do business, many of which are still here, 20 to 30 years later. Brighton Center has mostly service businesses, for example, beauty salons, flower shops, bakeries, coffee shops, dry cleaners, produce and other small food stores, and small restaurants. Clothing and shoe stores, over the years, lost out to the malls. But, the small service businesses have done well. They are supported by the local citizenry, which includes college students. There is a real mix here of different ethnicities and age groups, which keeps things vibrant.

LM: So, the small entrepreneur is an important part of your business.

RP: Yes, we deal with all kinds of businesses, including real estate and other commercial property.

LM: Do you think that Brighton Center and the surrounding area is a good place to open a small business these days?

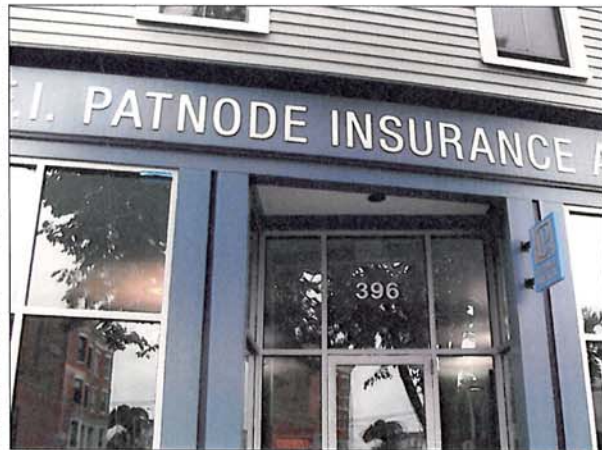
RP: Yes, I think so. There is quite a diverse group of retail operations in the area. Some of the restaurants reflect the ethnic diversity. That helps to draw people to the area from all different backgrounds. People are always looking for something new. Businesses that have opened here have done well. If you look around at other towns nearby, you can see that the type of small businesses are pretty much the same as far as what they offer. They succeed because they offer what the local citizenry wants.

LM: What was it like growing up in the area?

RP: I was born and brought up in Allston. In the 1950s and 1960s, Allston-Brighton was predominantly Irish and Italian, but that has changed over time. When I was growing up here, it seemed that almost everyone knew each other. A lot of families had been here for generations. So, the neighborhoods were very close-knit. That has relaxed a bit over time. Now we have



Richard and Jason Patnode



F.I. Patnode Insurance Agency

relative newcomers from every corner of the world. We still have a lot of families here, but we also have a large number of young executives — college graduates who work in downtown Boston and want to live nearby and have the convenience of public transportation and other amenities. I am amazed at the number of people who I meet as I travel throughout the world who have a connection with Allston-Brighton. Many went to school here and then found a first job, and so just stayed in the area for varying amounts of time.

LM: Are you optimistic about the future here?

RP: Yes. The area has remained primarily residential. People take a lot of pride in their homes. There has been a significant amount of rehabilitation to some of the older buildings. There are many young families here. The schools help draw people. This area has a lot to offer. My son, Jason, has been working with me now for about five years. So, he represents our third generation. We are part of the past and the future of Brighton Center.