

ANCIENT AND HONOURABLE ORDER OF THE BLUE GOOSE

Notices are being sent out advising members of the Quebec Pond of the forthcoming meeting to be held on Tuesday, April 6th, 1920.

The Committee in charge of arrangements report that a number of new members are about to be initiated, and that an excellent programme is being drawn up.

Deputy Most Loyal Grand Gander Lyman Root has signified his intention of paying an official visit to this pond, on the above occasion, and a large attendance is expected to greet him.

As there will hardly be an opportunity for prospective members, to be initiated for some since after this meeting, it has been suggested that all who desire to become members of this Order, secure, at once, from any member, application forms, and complete them before the meeting.

The meeting will be held in the Victoria Hall, Westmount, at 7.45 o'clock P.M., on Tuesday, April 6th, next.

A THREE MILLION DOLLAR FIRE WALL.

*What the Persistency of One Fire Insurance Agent
Accomplished.*

What an insurance agent can do for the protection of his customers and his companies was shown by the recent fire in the tractor plant of the Moline Plow Company at Rock Island, Ill. A fire wall, erected as the result of the persistent urging of the agent who had the line, saved the insurance company over \$3,000,000 and prevented the complete destruction of the plant, with a consequent heavy loss to the owners through the interruption of their business.

As originally erected, the tractor plant was one great open area, the building being 1,200 feet long. The values involved were enormous, the insurance carried being over \$4,000,000, with a property value even larger, and with no cut-offs a fire once started was almost sure to sweep through the entire plant. The building was constructed in this way at the instance of the efficiency engineers, who wanted to see the whole works at once and to facilitate the progress of material through the manufacturing processes. It violated the cardinal principles of fire protection, as large open area is one of the principal factors in the spread of fire, and the insurance rate was materially higher for that reason.

The agent in charge pointed out to the owners of the property the fire risk they were running, the danger of losing the entire plant instead of one

section, the fact that the reduction in insurance cost because of the construction of fire walls would pay for them within two years, and that there need be no interference with manufacturing processes. As a result of his persistency two fire walls were erected, cutting the plant into three sections, the walls being equipped with large automatic fire doors through which the material could pass. When the fire came it destroyed the contents of the 464-foot section in which it started, but the wall held perfectly and over three millions of values in the other sections were uninjured. This also made possible the much earlier resumption of production. The insurance loss paid on the burned section was \$966,955.47, with total insurance on the building and contents of \$4,134,722.

This was real service, not only to the property owner and the insurance companies, but also to the general public, which ultimately pays the fire losses and is interested in the reduction of the preventable fire waste of the country. There are thousands of risks in which other agents can render a similar service. The erection of fire walls, the segregation of the worst fire hazards, and general observance of fire protection and fire prevention principles, are desirable from every standpoint, and the property owners expect their insurance agents to look out for that feature of their risks. The wide-awake agent who does that is giving service to his customer, safeguarding the interests of his companies, protecting his community and the public generally, and justifying his job.

CONTINENTAL CASUALTY COMPANY OF CHICAGO

Messrs. Dale & Co., Limited, Montreal, who were recently appointed General Agents of the Continental Casualty Co. of Chicago for Quebec and the Maritime Provinces, announce the appointment of Mr. P. F. Ellwood as manager of the new Casualty department. Mr. Ellwood is assuming his new position, with many years valuable experience in all classes of Casualty Insurance. He has been connected with the Globe Indemnity Co. for past nine years, and recently as their branch manager at Winnipeg. Mr. Ellwood will no doubt render a good account of himself in his new position, and his appointment will be gratifying news to his colleagues, and many friends in the business of Casualty insurance.

The Continental Casualty Co. of Chicago, is one of the foremost Companies writing Casualty Insurance in the United States, and judging from the volume of business written during the past few years, is an indication that they are offering most liberal contracts to the public at reasonable rates.