

*The Ancient and Honourable Order of the Blue Goose* was formed some thirteen years ago by Fire Insurance Field Men in the United States, with the object of promoting charity, good fellowship and acts of benevolence among its members. The idea has been expressed that the Order was instituted solely in the interests of the field men, and must therefore to some extent be opposed to the interests of the Companies; that any such idea is incorrect is evidenced by the fact that practically any one holding an executive position with a Fire Insurance Company, including the Chief Officers thereof, is eligible for Membership in the Order.

It is obviously to the advantage of the advantage of the Companies if Inspectors give each other quiet pointers when they find Agents getting into financial difficulties or adopting unprofessional practices; or again when they come across eminently undesirable risks. Such information should be imparted by one Member of the Order to fellow Members who may be interested, and I have known this to be done to the advantage of the Companies.

*The Fire Insurance Association of Montreal* is, it must be admitted, at the moment a somewhat nomenclature body; it has Officers, it is true, but its Membership is practically unlimited, and there are no fees. We aim to develop into an Insurance Institute on the lines of the institute of Great Britain, which are undoubtedly of the greatest benefit to the companies and to the individuals engaged in the profession of Insurance.

Speaking roughly, the Association should have permanent quarters, with a library; lectures and educational classes should be arranged for; examinations should be held and certificates of proficiency awarded. This is an ambitious programme perhaps, but one not impossible of accomplishment if enough interest is shown in, and support given thereto. Toronto has such an Institute; cannot Montreal have one also?

And here I may say that it will be a matter for consideration, whether the Institute should not embrace all lines of insurance; if so, it would probably be better for the Life, Casualty and Marine Branches to start separate organizations, and then for all to combine.

It will be remembered that, some years ago, a Montreal Insurance Institute was formed, principally by Managers of Fire and Life Insurance Companies. Unfortunately, it died from lack of interest. The opinion has been expressed that its failure was due, in part, to the facts that none but Executive Officials had any control in its destinies, and that the combination of all branches of insurance under the one institution was the ambitious for a start.

*Fellow Members of the Ancient and Honourable Order of the Blue Goose:*

On behalf of the *Fire Insurance Association of Montreal*, I wish to acknowledge the debt we owe to you, and for which we hereby tender you our sincere thanks. To you we owe our birth and infant nurture. No matter to what heights we may soar, we shall not be beyond the reach of our "winged fathers," who, we hope, will continue to flutter around us with their needed and valued support and encouragement; our success will be your pride, and an added incentive for us will be the desire to prove that your efforts have not been wasted.

It must be admitted that, unfortunately, there has been, so far, no great enthusiasm in the Montreal Pond; very few social gatherings have been held and the Members generally have evinced no particular interest in the Order. Let us not forget that conditions during the past few years weighed heavily on all; more work, and harder work devolved upon us, and our minds and endeavours ran mostly in a serious strain; we may, however, now look to lighter things and arrange for social meetings, which so greatly tend to promote that good fellowship which is the underlying principle of our Order; in this connection I may say that Deputy Grand Most Loyal Gander Lyman Root, of Toronto, told me that it is his intention to pay an official visit to the Montreal Pond this winter. We propose to make that visit an occasion for a dinner and, we hope, a jovial evening.

Some Ganders have asked me what good the Order has done or is doing; let this present gathering be a reply. The Members of the Order have organized the Insurance Association and arranged the Wednesday afternoon Meetings for the benefit of its Members. Surely we may point to this as an achievement worthy of our Order.

*Fellow Members of the Fire Insurance Association of Montreal:*

As already stated, there is no actual Membership in the Association, and I am therefore addressing these remarks to those for whom membership is principally intended, namely, the clerks employed in fire insurance offices. To those I wish to say a few words in a serious strain.—The future of the Association is largely in your hands; those who have organized it and are acting as its Officers today are busy, very busy men; they gladly give time and thought to the Association, with the sole object of affording to the young members of our profession the opportunity to become more proficient therein, and thus to acquire advancement.

Times have changed and are changing. Efficiency is, and will be, more and more, the only