

# InsuranceWest

**Power of  
the people**

**Big Mike**

**Love at  
first sight**

**Ride on**

**Still  
paddling**



## The goose and the gosling

*Is Blue Goose becoming  
an endangered species?*

***Insurer Showcase starts page 29***



## COVER STORY



**Lorena Kohlruss,  
The Most Loyal  
Grand Gander of  
Blue Goose In-  
ternational, with  
year-old daughter  
Aria Hope.**

# The **goose** and the **gosling**

*Is the historic and hilarious insurance industry fraternity Blue Goose facing extinction? Unless it modernizes its image, makes better use of social media and attracts younger recruits – and more women – yes, say some. But in Ontario, where the average age of members, once 60 to 80 years, is now 35, Blue Goose appears vibrant. Changes are already afoot in the organization. The top position at the international level – The Most Loyal Grand Gander, a kind of Goose CEO – is now held by Calgary insurance lawyer Lorena Kohlruss. She’s 39.*

**By Monte Stewart**

**T**he mandate for Blue Goose, the insurance industry’s venerable social organization, can be summed up in three basic principles: charity, character and fellowship...but not necessarily in that order. If members get their way, the fun-loving fraternity that has raised more than \$100 million for charity over the years will display more of the third principle, largely through the arrival of younger members.

For readers new to the industry and perhaps unfamiliar with it, the Honourable Order of the Blue Goose International, its formal name, was founded in 1906 (see sidebar). Membership is open to anyone employed on the p&c side of the industry. Brokers, adjusters, insurance company executives, lawyers – all are welcome.

The problem is, and the reason for this story, is that many have not. As longtime

members age, an undercurrent of concern is rippling through many ponds as to the group’s long-term future.

“It’s fair to say that, like a lot of other social organizations in the insurance industry, we have suffered from a lack of members over the years,” says Barry Slocombe, senior adjuster with B.C.’s Rush Claims Solutions and permanent wielder of the 131-member B.C. pond, which will expand when a Vancouver Island “puddle” starts to meet in the provincial capital.

How urgent is the situation? Even after talking to Slocombe and others across the country, it’s still difficult to answer that question. From B.C. to Quebec and points in between, leaders say the Canadian flock, which has several hundred members, is not in danger of extinction anytime soon. But it’s obvious stones have been tossed into many of Canada’s 11 ponds. Like other insurance industry organizations, older members have flown

away and recruits have refused to land.

Max Brugger, with Matrix Loss Adjusters in Markham, Ont., is permanent wielder of the 210-member Ontario pond, which was chartered in 1908. He says his Toronto-based group, one of two in the province along with Thunder Bay, is “pretty safe and secure” as a result of a concerted effort to attract younger members. He says other struggling ponds across the country have to find ways to appeal to newcomers and bridge a technology gap hindering growth.

“They have to attract younger members,” says Brugger. “That’s what we did.”

Most members used to be 60 to 80 years old. The average age of an Ontario pond member these days, he says, is 35. Slocombe, Brugger, and others say Blue Goose needs new blood to ensure its good times for good causes continue indefinitely. While social events never fail to attract new members, getting people together in the local ponds is an increasingly difficult challenge in larger centres due to commuting distances and time constraints. Also, numerous mergers and acquisitions as well as the industry’s increasingly competitive nature have made it more difficult to attract new members – goslings, in Goose vernacular.

Slocombe, who has been involved with Blue Goose across Western Canada for 37 years, attributes the difficulties to demographics, the country’s large landscape and a reduction in face-to-face communication.

“We’ve got people in their late 80s who’ve never been to a meeting in 20-odd years,” he says. “There’s the old guard, the young guard and the guard in the middle. The older guard seems to stay away and the younger guard seems to stay away. The ones that are almost 50 years old seem to be participating most heavily.”

Others point out that each pond is different, including the age of the membership.

Denis Brown, a onetime account manager with Aon Reed Stenhouse in Winnipeg, is permanent wielder of the Manitoba pond, which was formed in 1915, making it the oldest in Western Canada. He says Blue Goose’s international leadership, known as the Grand Nest, is making more of an effort to attend national and regional industry events, and Canadian pond leaders may follow suit. But he’s not convinced the

organization, promoted mainly through word of mouth, has to add more pizzazz.

“I don’t know if we have to do it to be more appealing,” says Brown. “We just have to make sure we’re being recognized in the insurance community and people are familiar with what we do.”

Clearly, many are not. Most members interviewed call for Blue Goose to make better use of the Internet. While top North American leaders operate a website, many local ponds don’t. The



**Slocombe**



**Brugger**

umbrella organization does have an informative and easy-to-navigate site, but Canadian members suggest it doesn’t suit their needs at the local level.

The 174-member Edmonton pond did have its own website, says Mike Downs, who works in Alberta’s risk management insurance department and serves as permanent wielder in the Alberta capital. “Unfortunately, the gentleman who hosted it retired.”

The Ontario pond does have a website, [www.bluegooseontario.org](http://www.bluegooseontario.org), with Brugger



**Brown**



**Downs**

serving as webmaster. He considers the site critical to creating awareness about activities, passing on Goose gossip and connecting with new members.

“Everything is done electronically,” says Brugger. “We don’t use Canada Post anymore.”

Although increased Internet use resulted in the loss of several of the pond’s older members, Brugger says he makes no apologies to people who were rarely involved in activities anyway. He maintains that a stronger web presence is

critical because members can’t possibly attend all events. Some attempts are also being made to increase the use of Facebook, Twitter and other social media, a way of life for many now entering the industry but foreign to some longtime members.

B.C.’s Slocombe, “a great believer in social media,” has set up a page on LinkedIn to get people to join his pond. Edmonton’s Downs, though, is not convinced social media is the solution to the group’s recruiting woes.

“I don’t mean to be negative about social media, but the heart of the Blue Goose is fellowship,” he says, “and the best way to develop fellowship is through personal greetings.”

Chad Hudson, president of Alberta’s Professional Young Insurance Brokers (PYIB) and a VP/partner with Edmonton’s Access Insurance Group, echoes the concern that many newcomers to the industry are not familiar with Blue Goose. He predicts the Order will struggle to attract younger members unless it makes better use of technology.

“Personally, I know some of my clients have been part of that,” he says. “Perception-wise, I would say most people think (Blue Goose) represents an older generation. Honestly, I don’t know much more than that myself.”

Gail Fisher, permanent wielder of the Alberta pond and an avowed Facebook foe, says more newcomers will help implement the new technologies. The claims manager, Southern Alberta for

Peace Hills General Insurance Company, Fisher would also like to see more female participation.

“The Blue Goose was a male organization – period – for a very long time,” she says. “The Alberta pond allowed women to join in 1998, and I was one of the first three women accepted as members. Some of the older male members actually quit the

Blue Goose because women had been allowed. The more the merrier is what Blue Goose is all about.”

Manitoba’s Brown points out that all Canadian ponds have now opened their doors to women, some more slowly than others, following a change to the group’s constitution in 1988. The Manitoba pond also has a separate group – the Ganderettes – for wives and significant others, which is believed to be the only all-ladies Blue Goose group anywhere. Many members of the National Association of

# GOOSE ROOTS

**A**ccording to lore, the fraternal organization Blue Goose was hatched June 19, 1906, shortly after the great San Francisco earthquake, when a collection of bored and hungover special insurance agents for the carriers gathered on the porch of the Oakwood Hotel in Green Lake, Wisconsin, about 150 kms northwest of Milwaukee. In those days, the 120-room property was believed to be the largest resort west of Niagara Falls.

As a lark, one of the agents suggested they invent a fake fraternal lodge for men working in property insurance, as organizations like the Masons and Eagles were in vogue. But what to call it? One version has the agents calling it Blue Goose, after a lively roadhouse near Madison, which all present that day, as travelling salesmen, had undoubtedly noticed. Another rendering has the name deriving from the Blue Goose – snow geese, actually, as there are no blue geese – which laid their eggs in nearby marshes. If the latter version is accurate, some snow geese have a bluish grey plumage, which may account for the misnomer.



Promptly, or possibly during subsequent hangovers, no one knows for sure, an executive was elected. The nascent, male-only organization adopted having a good time and doing good works as its mandate, which proved a winning combination, as Blue Goose, the only industry-related fraternity in existence, has since spread throughout the U.S., Canada and Australia. It took a while, but women were eventually welcomed.

For reasons unknown, the name Blue Goose has also enjoyed a life outside the insurance fraternity.

There are now hotels, taverns, pharmacies, a Tex Mex food franchise, cattle operations, horse stables, a Hollywood lounge, a record label, a street in the U.K., an ad agency, a passenger train and a car once owned by notorious Nazi Herman Goering that are also named Blue Goose.

In keeping with its zany provenance, the umbrella group for North America is known as the Grand Nest. Blue Goose chapters are ponds; associate chapters, puddles. Members are ganders

and pond presidents, Most Loyal Ganders. Newcomers are goslings. The secretary is referred to as Wielder of the Goose Quill. The treasurer is Keeper of the Golden Goose Egg. The leader of the international body, the Most Loyal Grand Gander, must be addressed with a goose-like flapping of the arms.

Avian imagery follows ganders to the very end. When a member passes, they are “taking a long, last flight.”

Fellowship in the early days usually meant a dinner and a meeting. Entertainment might be a turn on the piano or a song. Card games and a glass of something with a kick were also in order.

Back then, said a current gander wistfully, “members went to lunch and never came back.”

Goose functions these days might be dinner and dancing, a golf tournament, a Christmas party, lunches, day excursions or guest speakers. Rituals such as secret passwords and an hour-long initiation ceremony for new members have survived.

Not to worry, assures one Ontario gander, speaking of the initiation ceremony, because

“nobody has ever been hospitalized.”

A Quebec gander offered further reassurance.

“The goat,” he said, “is always clean.” **IW**



The original Oakwood Hotel.

Insurance Women are also now ganders.

Female participation is expected to get a major boost now that Lorena Kohlruss, who practises insurance law with the Calgary law firm McCaffery Mudry Pritchard, has assumed the role of Most Loyal Grand Gander, or CEO, of Blue Goose International. Having a 39-year-old female in the top position in the fraternity should help dispel the notion that the fraternity is an all-male, geriatric playpen.

But why would an insurance lawyer and young mother want to lead such an organization?

“Blue Goose offers a unique opportunity – social interaction, including charity work, and done within the context of the insurance industry,” Kohlruss says. “Its guiding principles remain the same today as they did when first expressed by the Founding Fathers in 1906. More importantly, character, charity and fellowship may be just what our

countries now need more than ever before. I believe Blue Goose is unique, flexible and adaptable. I also believe it stands for the best people have to offer.”

We invited Kohlruss to render an



Hudson



Fisher

opinion after reading this article in draft form. This is what she had to say:

Regarding the remark that future membership will likely emphasize fellowship over charity, she says, “This is all dependent on each pond. Each is unique,

and for some, charity is the main focus, while others enjoy the fellowship aspect.”

Her response to the remark, “As long-time members age, an undercurrent of concern is rippling through many ponds as to the group’s long-term future,” Kohlruss makes the point, also made by B.C.’s Slocombe, that insurance industry organizations in general are experiencing difficulties.

“Alberta Pond Calgary has been in existence since 1916, and we have had our struggles over the years,” she says. “But again, because of our uniqueness, we’re able to adapt and have survived those periods, just as we will survive this one. Alberta Pond Calgary is still 100 members strong.”

As to Max Brugger’s comment that ponds have to attract new members with technology, Kohlruss says, “Technology is not the only reason for hindered growth. Time commitment and different societal perceptions by the

younger generation play a large role.”

She added, “I agree that websites are one of the key ways to communicate and provide information to members and non-members. The organization has put steps in place to assist ponds with their websites. It’s our goal to have most ponds across Canada and the U.S. set up with websites over the next year.”

With respect to social media, Kohl-russ adds, “Not all types will work. We have taken steps to determine the type of social media that will work best for us based on who we’re trying to appeal to. Our most favourable responses have come from LinkedIn. Blue Goose has a group LinkedIn members may join.”

This year marks the first of back-to-back Grand Nests to be held in Canada, when Calgary, July 25-28, and then Quebec City, in 2013, host the annual international convention. Usually a Canadian city hosts the event once every five years, but a U.S. region opted out for financial reasons.

Guy Charron, a leader in the Quebec pond and Grand Custodian of the Grand Nest, says the Quebec City convention should boost the organization’s 291-person membership in *La Belle Province*. But he also calls for the Order to advertise more in consumer and trade publications.

“In Canada, because we’re such a big

country, there’s always a little bit of a communication problem,” says Charron, who works with a direct mutual in Quebec specializing in church and congregation cover. “We don’t hear much about the West and vice versa. The ponds have to communicate more.”

It’s been said that the greatest threat to a company’s existence is not how strong or weak it is, but how well a business adapts to circumstances. Perhaps this is also true for organizations like Blue Goose. It may well be that ponds willing and able to change in ways suggested above will thrive, and those that don’t will simply fade away. Time will certainly tell. **IW**