

**HAMILTON FIRE INSURANCE COMPANY.**

It is officially announced that the directors of the Hamilton Fire Insurance Company have formed an affiliation with the Liverpool & London & Globe Insurance Company, Limited, and that in future the operations of the former will be conducted with the support and guarantee of the latter. It is stated that with this end in view the Liverpool & London & Globe have purchased some of the shares of the Hamilton Fire. This is an excellent arrangement for the policyholders of the Hamilton Fire, giving them as it does a guarantee of absolute security.

The Hamilton Fire is a continuation of the old Victoria Mutual, which changed its name some ten years ago, having been originally founded in 1863. It has, therefore, been identified with the Ontario city for over half a century, and is a time-honored institution.

It is understood that the business will be carried on very much as heretofore, but the operations of the Hamilton Fire will undoubtedly be extended. There will, of course, be some changes in the directorate. The directors, shareholders and policyholders of the Hamilton Fire may be congratulated on this new arrangement, as the Liverpool & London & Globe is well known as being one of the strongest fire insurance companies in the world, bearing an enviable reputation for its prompt settlement of losses and liberal treatment of policyholders.

**MR. S. J. PIPKIN'S LOSS.**

We regret to learn through our London exchanges of the death of Lieut. Ernest Stratford, R.A.M.C., only son of Mr. Samuel J. Pipkin, general manager of the Atlas Assurance Company. Lieut. Stratford was wounded by the bursting of an enemy's shell, while acting as surgeon near Neuve Chapelle on March 12. Blood poisoning supervened and having been invalided home Lieut. Stratford died in England on April 20. Prior to going to France, in February, Lieutenant Stratford was one of the surgeons at Netley Hospital, afterwards acting as surgeon-specialist at the Indian Hospital at Bournemouth, while he had previously seen service in the South African war. The sincere condolences of the staff of the Atlas throughout Canada will be tendered their general manager, who is so well known here by frequent visits and correspondingly respected, in his bereavement, and to those condolences will be added the sympathy of many other insurance men in Canada who have the privilege of Mr. Pipkin's acquaintance.

**CANADIAN AUTOMOBILE ASSOCIATION.**

We note with interest that the Canadian Automobile Association has been organized, and is divided into Ontario and Quebec branches.

Mr. J. J. Durand of the General Accident, has been elected President, and Mr. John Emo, of the Globe Indemnity Co., Vice-President and Chairman of the Quebec branch.

The Bank of England's official rate of discount was continued yesterday at 5 per cent.

**CANADIAN PRISONERS OF WAR.**

Word has been received from Lieutenant F. W. Macdonald, son of Colonel W. C. Macdonald, managing director of the Confederation Life Association, of Toronto, that he is a prisoner of war with other Canadian officers at Bischofswerda in Saxony, and is, happily, stated to be well.

It may be noted that the Post Office authorities in a summary of instructions how to communicate with prisoners of war in Germany, state that so far as is known they are allowed to write letters or postcards from time to time, but they may not always have facilities for doing so and the fact that no communication is received from them need not give rise to anxiety.

**NEW BUT NOT IMPROVED.**

Even insurance managers have curious ideas of progress, as was instanced some time ago when a company which for years had refused to insure linseed oil mills was offered a risk which was operated under an "improved method." Because it was a "new method" the manager concluded that it must be an improvement and accepted \$20,000 upon the property. Six months later the manager's office was adorned by a photograph of the ruins of the new method mill and the company held a receipt for a total loss. Then the manager knew that in fact the "new process" was 500 per cent. more dangerous than the old and had a lesson on progress in the "wrong direction" which he will never forget.—*Samuel R. Weed.*

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IT IS an advantage sometimes to keep a bank account in the names of two persons, so that either one may make withdrawals. Such an account is called a "joint account." We shall be pleased to furnish particulars.



**Montreal Branch: 136 ST. JAMES STREET**  
**E. C. GREEN, Manager.**