

Hamilton Clings to Small Town Methods

The necessity of having an alarm transmitted promptly to the Fire Department by the person discovering the fire would seem to be self evident, yet Hamilton still depends on the telephone as the primary means of calling the department. The telephone is not reliable in as much as the successful operation of the system is largely dependent on the human element, and it is liable to serious interruptions during an electrical storm. Every telephone directory gives this warning—"Do not use the telephone during a Thunder storm."

There are many Streets and Avenues in Hamilton with names similar in sound, especially when transmitted over the telephone by an excited person whose home or business is on fire. Mistakes have occurred from this cause time and time again, and some day this will lead to serious results. Records show that at least 75% of the fire alarms are 'still' or telephone calls. The city officials argue, that seeing the citizens make such use of the telephone, why should good money be spent on installing a modern alarm system. It is a wonder that 100% of the alarms are not by telephone as the fire alarm boxes are so few and far between that people do not know that such a system exists in the city. That is a small town argument and Hamilton has passed from the small town stage as to population if not in other ways. The citizens should demand adequate fire protection. A good fire department and an ample water supply are in themselves useless unless co-ordinated by a modern fire alarm telegraph system.

Globe Indemnity Company of Canada

President J. Gardner Thompson, announces that Mr. John Emo, the veteran Casualty Underwriter will resign his position of General Manager of the Globe Indemnity Company as from the 31st March next.

Mr. Emo organized the Canadian Railway Accident Insurance Company in 1894, which Company

passed to the control of the Liverpool & London & Globe Insurance Company Ltd. in 1910. Subsequently the name was changed to the Globe Indemnity Company of Canada. Mr. Emo has therefore been General Manager for 25 years. For some little time past he has not been in the best of health and has come to the conclusion that it will be better from him to engage in agency business which will enable him to enjoy more outdoor life. Consequently he will, on retirement, enter the Agency field as a representative of his old Company. Needless to say the Directors have recognized Mr. Emo's long service by making him a suitable retiring allowance.

To fill the position the Directors have appointed Mr. Robt. E. Patterson, at present Assistant Manager of the Employers Liability Corporation at Toronto. Mr. Patterson is 38 years old and has spent 20 years with the Employers Liability where he has gained valuable experience in all branches of Casualty Insurance. This is considered an excellent appointment and is a matter for congratulation all round.

The Fire business of the Company will of course remain under the charge of Mrr. J. Gardner Thompson.

FIDELITY-PHENIX MONTREAL AGENCY

As we go to press we learn that the General Agency of this Company for Montreal, now held by Mr. George W. Pacaud, will be terminated on December 31st, 1920. After that date the Montreal business will be conducted at the Head Office, 17 St. John Street.

This change will enable the friends of the Fidelity-Phenix to receive the large measure of service for which it is so well known.

Further particulars will be given out at a later date.

THE TOKIO

Marine and Fire Insurance Co. Limited

Items from Head Office Statement December 31st, 1919

CAPITAL (Paid-up)	\$ 3,750,000.00
TOTAL ASSETS	49,623,262.72
LIABILITIES (except capital)	6,775,691.87
NET SURPLUS	39,097,570.85

GEO. W. PACAUD

Chief Agent in Canada

80 ST. FRANCOIS XAVIER STREET,
MONTREAL.

An Agent's and Broker's Company, writing all
Lines of Casualty Insurance and Guarantee

ROYAL INDEMNITY COMPANY

CHARLES H. HOLLAND, President

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RICHARD J. BOND,	JULIAN H. FERGUSON
Supt. for Canada	Supt. for Ontario