ATLAS ASSURANCE COMPANY, LIMITED.

An interesting conference of high executive officials of the Atlas Assurance Company, Limited, of London, England, has been taking place this week in Montreal. Mr. S. J. Pipkin, the general manager of the Atlas, arrived in the city a few days ago, and in addition to conferring with Mr. M. C. Hinshaw, the Canadian manager, invited the United States managers of the Atlas, Mr. Frank Lock, of New York, Mr. George E. Haas of Chicago, and Mr. F. J. Devlin, of San Francisco, to meet here for a conference on business affairs on this side of the Atlantic.

There have thus been brought together in conference five distinguished fire underwriters, who to the Company's great advantage, are all in the service of the Atlas. Mr. Pipkin, the general manager, well known on this side by his frequent visits has long occupied a position of leadership among British fire underwriters by reason of his great business knowledge and the sobriety and acuteness of his judgment. Mr. Lock's reputation and influence among American fire underwriters are well known. An able thinker as well as active executive, Mr. Lock has been honored by American underwriters with the highest consultative and executive positions in their gift and his weighty contributions to the discussion of various important fire insurance problems, some of which have from time to time been printed in these columns, are recognised as classics in their own field. Both Mr. Haas and Mr. Devlin are well known in their respective cities as underwriters of marked ability while in Mr. Hinshaw, the Atlas, which has been located in the Canadian field 27 years, is fortunate in having in its service not only one of the oldest underwriters in Canada, but one who is universally regarded among the Canadian insurance fraternity as a notably conservative and able under-

Established no less than 106 years ago, the Atlas has long occupied a position of honour among the British insurance companies by reason of its unblemished reputation and conservative practice. With its affairs directed both at the head office and on this side the Atlantic by a body of officials of outstanding ability, it is in a fortunate position which augurs exceedingly well for the future of its business.

NEW ADJUSTMENT FIRM.

Mr. D. C. Edwards, the well-known fire adjuster of Toronto, announces that with a view to increasing the facilities of his office, he has formed a partner-ship with Mr. William J. Balfe, under the firm name of Edwards and Balfe.

Mr. Balfe has an experience of over twenty years in the fire insurance business, sixteen of which have been spent in the field of losses, either in charge of the department in the office or as adjuster, in which capacity he has served the Imperial of London, the London and Lancashire Fire and the National Union of Pittsburgh, having been general adjuster of the last-mentioned company for the past seven years.

Mr. Edwards is well known among Canadian insurance men and has long held a high position professionally by reason of the ability and tact he has displayed. There will be general good wishes from insurance men for the success of the new firm.

THE PATRIOTISM OF THE INSURANCE COMPANIES.

Evidence continues to come to hand regarding the admirable practical patriotism which is being shown by the great British insurance companies at the present time. As already noted, considerable proportions of the home staffs of many of the companies have joined one or other of the forces of the Crown and there is a pleasing unanimity about the various announcements made in connection with this matter—uniformly places are being kept open and salaries paid as usual. The Atlas has gone even one better than this. Its home staff has been depleted to the extent of a fifth by enlistments and calls to service, and every man leaving the Atlas offices for these reasons will not only have his salary paid and his place kept open for him, but is having his uniform provided at the expense of the company. As an example of commonsense patriotism, this would be hard to beat.

To the list of companies already mentioned in these columns as sending large contingents of their staffs to the various services, can now be added the Liverpool and London and Globe, over two hundred of whose staffs in the United Kingdom have enlisted or been called up for service. The Company is paying their full salaries. The most striking example of the splendid spirit of patriotic service among insurance staffs in the old country at this crisis which has yet come under our notice, is furnished by the Commercial Union with its allied offices, the Ocean Accident and Guarantee and Union Assurance. No fewer than 687 members of these staffs have been given leave of absence for military and naval service, the directors authorising payment of their salaries in full and re-instatement on their return.

It is evident, in fact, that insurance men in the old country are second to none in this readiness to do their best for their country at this critical time. The men who can give their personal services are giving them; those who cannot give their personal services are seeing that those who do are supported during their absence and provided for on their return. Each is doing his own duty and doing it splendidly.

C. P. R. PRESIDENT ON THE OUTLOOK.

"When the peace of the world has been restored," said Sir Thomas Shaughnessy, to shareholders at their annual meeting on Wednesday, "emigration from Europe to the newer countries, where lands can be obtained on moderate terms, will, doubtless, be on a large scale, and Canada should profit very substantially by the incoming of new settlers, and the consequent increase in production. The serious setback that our country experienced in the past two years was due, unquestionably, in a considerable measure, to our rapid growth and increase of wealth with the consequent optimism that clouded the effect of unsound speculation in lands and industrial enterprises, and of railway schemes years in advance of their time, but it was due in a greater degree to external causes in which Canada had no share.

"The period of retrenchment and financial conservatism that the country has passed through will have had the effect of liquidating to an important extent the injurious results of domestic mistakes, and Canada, when the tide turns, will be ready with renewed sturdy strength to utilize her almost unlimited resources and prosecute her plans for agricultural, industrial and commercial development."