

EAGLE STAR & BRITISH DOMINIONS INSURANCE CO. LTD.

The annual statement of the Eagle Star & British Dominions Insurance Company Limited for 1919, denoted most satisfactory progress in every department in the first place the dividend paid for the year is 30 per cent., free of income tax, that is on the ordinary shares. In addition to this, a dividend of 6 per cent. is paid on the preference shares, and a dividend of 10 per cent. on the preferred ordinary shares.

The great financial strength of the Eagle Star and British Dominions is represented by the possession of assets totalling the huge amount of \$93,260,081 as at 31st December 1919, indicating a growth of approximately \$12,000,000 during the year.

Turning to the accounts, we find that the Marine funds increased last year to \$5,364,753, a growth of nearly \$500,000. The fire and general insurance funds stand at \$3,510,264 a growth of over \$750,000. Life funds as per balance sheet total \$68,822,643, indicating a substantial increase as compared with 1918.

The net premiums, fire and general, totalled \$6,083,440, against \$4,546,205 in 1918 (\$5 taken as equivalent to £1 stg.), accompanying this large expansion was a loss ratio of 45.9 per cent. A substantial profit is also recorded in the Marine department.

The development disclosed in the results of the operations of the Company, constitutes a remarkable record and is characteristic of the enterprise and energy of Sir Edward Mount. The Eagle Star & British Dominions covers a composite insurance business, that runs to a total income of over \$20,000,000. Marine Underwriting still provides the largest premium income of all other departments. It might also be said that the Marine branch retains a special interest, in that it was this section of insurance, that the Company first made a name for itself.

The Eagle Star & British Dominions is well and favourably known throughout Canada under the management of Mr. J. H. Riddell, assisted by Mr. E. G. Johnson, with Head Office in Toronto. Mr. Riddell is also manager for Canada of the British Crown, a subsidiary company. The fire department of the Eagle Star & British Dominions, experienced most satisfactory results in Canada during 1919. Its net premiums totalling \$293,217, a growth of over \$100,000 as compared with 1918, accompanying this substantial expansion, was a remarkably satisfactory loss ratio of 35.44 per cent.

The large and influential firm of Dale & Company, Limited, Montreal, are general agents of the Company, both for the City of Montreal and Ontario in the fire department, in addition to having charge of the Marine department for Canada.

LEWIS, APEDAILE & HANSON INC.

The British Northwestern Fire Insurance Company of Toronto have appointed the well known firm of Lewis, Apedaile & Hanson, Inc., Lewis Building, Montreal, general agents for the Province of Quebec. The British Northwestern is now controlled by the Eagle Star & British Dominions, and policyholders will be more than amply protected, inasmuch as in addition to the resources of the British Northwestern, they will have the additional security of the large resources of the Eagle Star & British Dominions whose assets exceed \$93,000,000. The firm of Lewis, Apedaile & Hanson in addition to the above Company, also represent the Palatine as City Agents for fire insurance, and the Alliance of London for Casualty insurance. The firm occupy large and commodious offices in the Lewis Building, and have good facilities enabling them to offer excellent service to clients.

LIGHTNING ROD IS UNDERVALUED

Insurance agencies handling farm business which have not been convinced of the value of the lightning rod as protection for farm properties are few and far between, but now and then one finds them. It is not so surprising in view of the fact that general opinion in this country toward the lightning rod has been revolutionized only within the last fifteen or twenty years. But the lightning rod now occupies the same place with relation to protection of farm property as the automatic sprinkler does to municipal building protection, at least so far as its reliability is concerned.

The fire marshalls of the country are continually furnishing abundant evidence that lightning rods are first class protection for farm property against destruction by lightning.

BE VERY CAREFUL OF YOUR HOUSE

Your old dwelling house is very valuable now. Don't forget that fact.

If it should burn can you afford to build another at present costs? Your new house will cost you twice what the old one did.

If you rebuild the burned home, within six years it probably will be worth only half what it will now cost.

If you can find a house to rent, prepare to pay 50 to 100 per cent. more than before the war.

You can't afford to let your old house burn even if it is well insured. Inspect your chimneys and furnaces and stoves and stove-pipes. Use safety matches. Be sure that your electric wires are properly installed. Don't allow rubbish to accumulate.