

CRISWOLD'S Fire Underwriters' Text Book

Should be in the hands of every fire underwriter. Limited number of Copies left. For sale at the Office of

THE INSURANCE & FINANCE CHRONICLE,
MONTREAL.

Price, \$10.00.

THE GREAT = WEST Life Assurance Co.

Head Office - - - Winnipeg

The attention of the insuring public and live progressive agents is called to the following reasons for selecting this Company:

First. It is the only Canadian Company giving its policy-holders the security of a four per cent. reserve; all others without exception reserving on a lower standard.

Second. The policy contract is as liberal as any issued. No restrictions as to residence, travel or occupation, and incontestable after one year.

Third. The premium rates are low and the cost to the policy-holder is certain to be less than in any other Company because a better rate of interest can be earned in the West than at the home of any other Company.

Fourth. Every desirable plan of insurance is issued from the low priced "PAY AS YOU GO" plan to the shortest single premium endowment.

Agents wanted in unrepresented districts. Application may be made at the HEAD OFFICE, WINNIPEG, or to

Alexander Cromar, Manager for Ontario,
12 KING STREET, EAST, TORONTO.

SUN INSURANCE OFFICE,

FOUNDED A.D. 1710.

HEAD OFFICE:

Threadneedle Street. - - London, Eng.

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds \$7,000,000

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. BLACKBURN, Manager.

W. ROWLAND, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

A LIFE INSURANCE POLICY

- IN THE -

NORTH AMERICAN LIFE ASSURANCE CO.

HEAD OFFICE, TORONTO, Ont.

UNDER THE

COMPOUND INVESTMENT PLAN,

GIVES THE INSURED THE FOLLOWING OPTIONS:

Of selecting a period of 15 or 20 years, and after ten annual premiums have been paid thereon, if desired, the remaining premiums will be loaned by the Company to enable him keep the policy in force. In case death occur during the first ten years, the full face of the policy is payable; if after that, and within the investment period, there will be payable in addition, a mortuary dividend of the 11th, and subsequent premiums paid thereon.

If he live to the completion of the investment period, he can, on surrender of the policy, take out a Paid-up policy (payable at death), the Cash value, or a Life Annuity.

To those desirous of obtaining further information, or of securing an agency for the Company, full particulars will be furnished on application to DR. AVULI, the Company's Manager for Quebec, 62 St. James Street, Montreal, or to

WILLIAM McCABE, Managing Director.

FIRE INS. * **HARTFORD** * COMPANY

ESTABLISHED - - - 1810.

HARTFORD, CONN.

CASH ASSETS, \$7,109,825.49.

Fire Insurance Exclusively.

GEO. L. CHASE, President

P. C. ROYCE, Secretary

JOHN W. MOLSON, Resident Manager, Montreal.

**PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.**

SHEPPARD HOMANS, President.

Nineteenth Annual Statement

FOR THE YEAR ENDING DECEMBER 31st, 1893.

Income.....	\$ 2,149,859.61
Paid Policy-holders.....	1,323,783.25
Total Expenses of Management.....	442,767.61
Gross Assets.....	1,516,271.82
Liabilities, Actuaries' 4% Valuation.....	801,945.77
Surplus, Actuaries' 4%.....	714,326.05
Policies issued in 1893.....	23,669,308.00
Policies in force December 31st, 1893.....	83,101,434.00

\$50,000 deposited with the Dominion Gov't.

ACTIVE AGENTS WANTED.

R. H. MATSON, General Manager for Canada.

Head Office, - - - 37 Yonge St., Toronto.

1850

THE

1894

United States Life Insurance Co.,

IN THE CITY OF NEW YORK.

OFFICERS:

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E. H. PERKINS, JR.,	Pres. Importers' and Traders' Nat. Bank.

The two most popular plans of LIFE INSURANCE are the CONTINUABLE TERM POLICY which gives to the insured the greatest possible amount of indemnity in the event of death, at the lowest possible present cash outlay; and the GUARANTEED INCOME POLICY which embraces every valuable feature of investment insurance, and which in the event of adversity overtaking the insured may be used as COLLATERAL SECURITY FOR A LOAN, to the extent of the full legal reserve value thereof, in accordance with the terms and conditions of these policies.

General Agents, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

E. A. COWLEY, Manager Province of Quebec, Montreal.