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THE INSURANCE & FINANCE CHRONICLE,  
Price, \$10.00. MONTREAL.

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  
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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:

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

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ESTABLISHED 1805.

THE OLDEST SCOTTISH FIRE OFFICE  
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**THE TRAVELERS INS. CO.**  
OF HARTFORD, CONN.



Life, Accident  
and

Liability Insurance

Examine our contract before insuring.

TOTAL ASSETS, \$15,029,221.09 SURPLUS, \$2,579,794.2  
LOSSES PAID SINCE 1864, \$22,718,416.00

FRANK F. PARKINS, Chief Agent,  
Temple Building, 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.....	1,333,783.25
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.....	23,689,308.00
Policies in force December 31st, 1893.....	\$3,101,434.00

\$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:

GEORGE H. BURFORD, President.  
C. P. FRANKLIN, Secretary.  
A. WHEELWRIGHT, Assistant Secretary.  
WM. T. STANDEN, Actuary.  
ARTHUR C. PERKY, Cashier.  
JOHN P. MUNN, Medical Director.

FINANCE COMMITTEE:

GEO. G. WILLIAMS, Pres. Chem. Nat. Bank.  
JOHN J. TUCKER, Esq.  
E. H. PERKINS, JR., Pres. Inspectors' 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.

Good Agents, desiring to represent the Company, are invited to address the PRESIDENT at Home Office.