

# Scottish Union National

Insurance Company of Edinburgh, Scotland.  
ESTABLISHED 1824.

Capital, - - - - - \$30,000,000  
Total Assets, - - - - - 40,508,807  
Deposited with Dominion Government, - 125,000  
Invested Assets in Canada, - - - - 1,415,466

**M. BENNETT**, Manager North American Department.  
**J. H. BREWSTER**, Asst. Manager.  
HARTFORD, Conn.

**WALTER KAVANAGH**, - Resident Agent,  
17 St. Francois Xavier Street, MONTREAL.

# NORTHERN

Assurance Company of London.  
ESTABLISHED 1836.

Capital and Funds, \$36,465,000. Revenue, \$5,545,000  
Dominion Deposit, \$200,000.

CANADIAN BRANCH OFFICE:  
1724 Notre Dame Street, - Montreal.

**ROBERT W. TYRE**, Manager.  
G. E. MOBERLEY, Inspector.

# 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.

# THE LIFE AGENT'S MANUAL

By J. D. HOUSTON  
CONTAINING

## Premium Rates & Synopsis of Policy Conditions

OF ALL COMPANIES ACTIVELY DOING BUSINESS  
IN CANADA.

HM 4½% RESERVE TABLES,  
INTEREST AND DISCOUNT TABLES  
AND AN

## EXPOSÉ OF ASSESSMENT INSURANCE.

→NEW EDITION, 140 PAGES.←

PUBLISHED BY

## THE Insurance & Finance Chronicle MONTREAL.

Now ready for delivery. Orders Solicited. Post Free on receipt of P.O. Order for \$1.50.

# Griswold'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, \$15.00.

# 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.....	23,669,308.00
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:

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

FINANCE COMMITTEE:

**GEO. G. WILLIAMS**, . . . . . Pres. Chem. Nat. Bank.  
**JOHN J. TUCKER**, . . . . . Builder.  
**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.

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