

## HAVE YOU A FUTURE ?



How far along the road to success will you be in ten years? Life Insurance selling is a business full of great opportunities.

WRITE US ABOUT AN AGENCY.

**THE PRUDENTIAL INSURANCE CO'Y OF AMERICA**

Incorporated as a Stock Company by the State of New Jersey.

FORREST F. DRYDEN, President.

HOME OFFICE, NEWARK, N. J.

## NOT A MATTER OF CHANCE.

The procuring of a permanent connection with a growing company is not a matter of chance.

**The Imperial Life Assurance Company of Canada**

has an enviable record. At the end of 1911—its fourteenth year—it had \$34,518,000 of assurance in force.

Surely a good Company to represent.

Head Office - - - TORONTO.

In Half-Calf, Price \$12.50

## The Insurance Law of Canada

By F. J. LAVERTY,  
OF BLAIR & LAVERTY, MONTREAL.

Solicitors for the Manufacturers Life Insurance Company,  
Yorkshire Fire Insurance Company, Rochester-German Fire Insurance Company, &c.

This work consists of a practical treatise on the Canadian Law of Insurance in all its branches in a single volume, including Life, Fire, Marine, Accident, Guarantee, Bail, Burglary and Employers' Liability Insurance.

The Federal Insurance Act, passed at the last Session, is fully covered, as well as the latest Statutes of the different Provinces. All Canadian jurisprudence on Insurance Law is carefully treated, together with the English and French precedents, and such American decisions as are applicable.

The aim of the work is to furnish in the most compact form possible an up-to-date textbook of use to the Insurance Interests as well as to the practitioner.

JOHN LOVELL & SON LIMITED., 23 St. Nicholas St., Montreal

## THE CHRONICLE

is filed regularly in leading offices throughout Canada; advertising in its columns has a permanent value.

## GROWING APACE !

Abundant prosperity has attended the operations of the

## Mutual Life of Canada

during the past year in every department of its business.

Death losses were very much below the "expected" and as usual the expenses of conducting the business were very moderate.

Policies in force January 1, 1912  
**\$71,024,770.88**

## A TORONTO AGENCY

WITH  
Continuous Renewals for the RIGHT MAN  
SEE

## CONTINENTAL LIFE

CONTRACT.

T. B. PARKINSON : Superintendent of Agencies

Continental Life Building, TORONTO

## The Excelsior Life Insurance Co.

Established 1889

Head Office : Excelsior Life Building, TORONTO.

Insurance in Force, Dec. 31st, 1910 \$14,000,000.00  
Available Assets . . . . . 2,552,863.49

1910 was a BANNER YEAR

Yet for the first nine months of 1911

INSURANCE APPLIED for INCREASED \$615,000

EXPENSE RATIO DECREASED . . . 15 per cent.

DEATH CLAIMS DECREASED . . . 35 per cent.

Security for Dependents. Satisfaction for Insurers.

Excellent opportunity for energetic field men to secure liberal permanent contracts.

D. FASKEN, President.

E. MARSHALL, General Manager.

## The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1910, \$705,408.66

POLICIES IN FORCE IN WESTERN ONTARIO OVER 20,000

WM. SNIDER, President

GEORGE DIEBEL, Vice-President

FRANK HAIGHT,  
Manager

T. L. ARMSTRONG,  
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**THE CHIEF DIFFICULTY** that confronts the new man entering the Life Insurance Field is the securing of GOOD PROSPECTS. This difficulty is eliminated when you write for an INDUSTRIAL COMPANY, the debits of which are an inexhaustible mine for both ordinary and industrial business.

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