

**HOW LONG WILL YOUR  
PRESENT POSITION LAST ?**



Engage in an occupation where your ability will be a guarantee of a permanent connection. Sell life insurance for

**THE PRUDENTIAL**

WRITE US ABOUT AN AGENCY.

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

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

HOME OFFICE, NEWARK, N. J.

**THE BIG FOUR.**

RESULTS IN 1911.

ASSURANCES - - - - \$7,136,952  
New and Revived.  
CASH INCOME - - - - \$1,545,527  
Premiums and Interest.  
RESERVES - - Increased to \$5,509,062  
INTEREST - Average Rate earned 6.81%

Surely a good Company to represent. Agents wanted.

**The Imperial Life Assurance Company**  
of Canada.

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, Hail, 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 APAGE!**

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., 1909, \$650,403.60

POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President

GEORGE DIEBEL, Vice-President

FRANK HAIGHT,  
Manager

T. L. ARMSTRONG,  
Inspector.



**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.

**THE UNION LIFE ASSURANCE COMPANY**

HEAD OFFICE, - - TORONTO, CANADA

More Policyholders than any other Canadian Company.

