

**McGIBBON, CASGRAIN, MITCHELL & CASGRAIN
CASGRAIN, MITCHELL, HOLT, McDOUGALL,
CREELMAN & STAIRS**

TR. CHARR-CASGRAIN, K.C. VICTOR H. MITCHELL, K.C.
CHARLES M. HOLT, K.C. A. CHARR-CASGRAIN, K.C.
ERROL M. McDOUGALL, JOHN J. CREELMAN,
GILBERT S. STAIRS, FERRE P. CASGRAIN.
ADVOCATES, BARRISTERS, ETC.
ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.
Bell Telephone Main 8069.

**ATWATER, DUCLOS & BOND
ADVOCATES**

Guardian Building, 166 St. James Street, Montreal.
A. W. ATWATER, K.C. C. A. DUCLOS, K.C.
W. L. BOND, K.C.

McCarthy, Osler, Hoskin & Harcourt

BARRISTERS, SOLICITORS, ETC.
HOME LIFE BUILDING,
VICTORIA STREET, TORONTO
JOHN HOSKIN, K.C. F. W. HARCOURT, K.C. H. S. OSLER, K.C.
L. WIGHTON MCCARTHY, K.C. D. L. MCCARTHY, K.C.
BRITTON OSLER, J. P. H. MCCARTHY,
COUSINS: WALLACE NEBBIT, K.C.

SIR ALEXANDRE LACOSTE, K.C.

Kavanagh, Lajoie & Lacoste

ADVOCATES, SOLICITORS, ETC.
H. J. KAVANAUGH, K.C. ALEXANDRE LACOSTE, JR.
H. GERIN-LAJOIE, K.C. T. J. SHALLOW
PAUL LACOSTE, K.C. J. H. GERIN-LAJOIE
A. GERIN-LAJOIE
Provincial Bank Building,
7 Place d'Armes, MONTREAL, CANADA.
Bell Telephone: Main 8675. Cable Address "LALOI"

EDWIN P. PEARSON

**AGENT
NORTHERN
ASSURANCE CO.**

Offices:
Adelaide St. East, Toronto

**GET OUR PRICES
FOR
FIRST CLASS WORK**

Orders Filled on Dates Promised
JOHN LOVELL & SON, LTD.
PRINTERS & BOOKBINDERS
23 St. Nicholas Street - - MONTREAL

**FIRE
BRITISH CROWN ASSURANCE
Corporation, Limited
of GLASGOW, SCOTLAND**

THE RIGHT HON. J. PARKER SMITH, President.
D. W. MACLENNAN, General Manager.
Head Office for Canada: TRADERS BANK BLDG., TORONTO
A. C. STEPHENSON, Manager.
AGENTS WANTED IN UNREPRESENTED DISTRICTS

**The WATERLOO
Mutual Fire Insurance Co.**

ESTABLISHED IN 1863
HEAD OFFICE : WATERLOO, ONT.
TOTAL ASSETS 31st DEC. 1915, \$900,244.18
POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000
GEO. DIEBEL, President, ALLAN BOWMAN, Vice-President
L. W. SHUH,
Manager



JOHN P. MUNN, M.D.
PRESIDENT.
FINANCIAL COMMITTEE
CLARENCE H. KELSEY
First Vice-President and Trust Co.
WILLIAM H. PORTEF
Banker.
EDWARD TOWNSEND
First Adjutant-General Trusts, New York

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N.Y.

In the Evening

TAKE A GLASS OF
Abbey's Effervescent Salt
before retiring. You will feel in fine fettle in the morning.
Two Sizes, 25c. and 60c.