

TH. CHASE-CASGRAIN, K.C. VICTOR E. MITCHELL, K.C.
 A. CHASE-CASGRAIN, ERROL M. MACDOUGALL,
 JOHN J. CREELMAN, GILBERT S. STAIRS,
 PIERRE F. CASGRAIN.
McGIBBON, CASGRAIN, MITCHELL, & CASGRAIN
CASGRAIN, MITCHELL, McDOUGALL & CREELMAN
 SOLICITORS & BARRISTERS-AT-LAW
 Cable Address: ROYAL TRUST BUILDING
 "MONTGIBB," MONTREAL MONTREAL, CANADA.

F. S. MacLennan, K.C.
 Advocate, Barrister & Solicitor
 New York Life Building - MONTREAL
 Cable Address, "FARMAC" MONTREAL. A.B.C. 213

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. J. E. COULIN.

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.
 LEIGHTON MCCARTHY, K.C. D. L. MCCARTHY, K.C.
 BRITTON OSLER. J. F. H. MCCARTHY.
 Counsel: WALLACE NERRIT, K.C.

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

Canadian Banking Practice
 Published under the Auspices of the Canadian Bankers' Association.
 Compiled by John T. P. Knight
 \$4.00 per copy
 For sale at The Chronicle Office,
160 ST. JAMES STREET, MONTREAL


INSURANCE
PUBLICATIONS OF THE CHRONICLE
MONTREAL.
 FIRE AGENTS' TEXT BOOK (Griswold) \$2.00
 FIRE INSURANCE EXPIRATION BOOKS (Magurn)
 50 cents, and \$2.00
 LIFE AGENTS' MANUAL, \$3.00

GEORGE DURNFORD, Ltd.,
 Auditors and Accountants
 Room 25, Canada Life Building, 159 St. James Street, MONTREAL
 G. DURNFORD, C.A., F.C.A., Can. ARTHUR J. ENGLAND Acc't

Hon. Sir Alexandre Lacoste, K.C.
Kavanagh, Lajoie & Lacoste
 ADVOCATES, SOLICITORS, Etc.
 Provincial Bank Building, 7 Place d'Armes.
 H. J. Kavanagh K.C. Paul Lacoste LL.L.
 H. Gerin-Lajoie, K.C. Jules Mathieu, LL.B.

THE BENALLACK
 Lithographing & Printing
 Co., Limited
 80-82 Victoria Square - - Montreal

GET OUR PRICES
 FOR
FIRST CLASS WORK
 Orders Filled on Dates Promised
JOHN LOVELL & SON, LTD.
 PRINTERS & BOOKBINDERS
 23 St. Nicholas Street - - MONTREAL



In the Morning
Abbey's Effervescent Salt
 Keeps the blood cool, sends the busy man to the office with an active brain and the mental and physical power to grasp every problem.
 Two Sizes **25c. and 60c.** All Druggists