

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

TH. CHASS-CASGRAIN, K.C.      VICTOR E. MITCHELL, K.C.  
 CHARLES M. HOLT, K.C.      A. CHASS-CASGRAIN, K.C.  
 HEROLD M. McDUGALL,      JOHN J. CREELMAN,  
 GILBERT S. STAIRS,      PIERRE F. CASGRAIN.  
 ADVOCATES, BARRISTERS, ETC.  
 ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.  
 Bell Telephone Main 8069.

H. J. KAVANAUGH, K.C.  
 H. GUBIN-LAJOIE, K.C.  
 PAUL LACOSTE, K.C.

JULES MATHIEU  
 ALEXANDRE LACOSTE, JR.  
 T. J. SWALLOW  
 J. H. GUBIN-LAJOIE

81r Alexandre Lacoste, K.C.

**Kavanagh, Lajoie & Lacoste**

ADVOCATES, SOLICITORS, Etc.  
 Provincial Bank Building, 7 Place d'Armes  
 Montreal, Canada

**ATWATER, DUCLOS & BOND**  
**ADVOCATES**

Guardian Building, 186 St. James Street, Montreal.  
 A. W. ATWATER, K.C.      C. A. DUCLOS, K.C.  
 W. L. BOND, K.C.

EDWIN P. PEARSON

AGENT

Office:

NORTHERN

Adelaide St. East, Toronto

ASSURANCE CO.

**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.  
 COURSE: WALLACE NESBIT, K.C.

**GET OUR PRICES**  
 FOR  
**FIRST CLASS WORK**

Orders Filled on Dates Promised

**JOHN LOVELL & SON, LTD.**  
 PRINTERS & BOOKBINDERS  
 23 St. Nicholas Street - - MONTREAL

**ANGLO-AMERICAN**  
 FIRE INSURANCE COMPANY  
**MONTREAL-CANADA**  
 FIRE INSURANCE COMPANY

Established 1859  
 J. W. RUTHERFORD,      A. B. DUFRESNE,  
 General Manager,      Provincial Agent.  
 ROOM 21, DULUTH BUILDING,  
 Head Office Cor. Notre Dame and St. Sulpice St.

**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  
 FRANCIS LORANTZ  
 CLARENCE H. KELSEY  
 Vice-President and Trust Co.  
 WILLIAM H. PORTER  
 Cashier  
 EDWARD TOWNSEND  
 Vice-President and Trust Co. Sec'y

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**  
 Effer-  
 vescent Salt

before retiring. You will feel in fine fettle in the morning.  
 Two Sizes, 25c. and 60c.