

How Sergt. Mc'Neil Won Decoration

Awarded Military Medal He is Later Killed in Action

Lieut. Col. V. Ralston of the 85th. battalion in a letter to Mrs. Mary McNeil, Sydney pays high tribute to her husband Sergt. A. R. McNeil, D. C. M. who was killed in action.

As an original member of the 85th. says Col. Ralston, your husband has left behind him a shining record of service which will ever be cherished by the Battalion and of which you may well be proud. With the exception of seven months evacuation to England, consequent to being wounded he has been with the Battalion from the time of its mobilization and has taken part in every action of note in which the Unit has been engaged. On the 26th. June, 1916 he was promoted to the rank of Corporal, which was followed on the 30th., May 1917, by the full rank of Sergeant. During the operations at Passchendaele on the 30th. October 1916 he was wounded and was therefore evacuated to England for a period of convalescence and rest. He rejoined the battalion on the 30th., May 1918. For his splendid work during the fighting of the latter part of June last year, he received public recognition in the award of the D. C. M. the official recommendation for which reads as follows:

"For conspicuous gallantry during the operations of the latter part of June, 1917. The situation demanding it, this N. C. O. took charge of his Platoon and showed great courage and devotion to duty. During the attack on the first object he handled his men most skilfully and annihilated the garrison on his front. During the second attack he so skilfully handled his men that he incurred no casualties and placed all posts along the line of consolidation with great rapidity. During the night he went out and patrolled all the ground in front of his position and brought in valuable information. Although he had been on duty continuously for 36 hours and had been in two attacks, he volunteered and went out with a patrol in daylight although under heavy machine gun fire.

"This N. C. O. took part in the fighting on April 9th. and in that action showed great courage and coolness. He has always been exceedingly conscientious and his work has always been done cheerfully and well."

His company or his platoon commander has no doubt, written regarding the circumstances surrounding his death. Briefly, they are as follows: At about 11.00 a. m. on the 2nd. inst. while advancing with his Company (D Company) through enemy position, during the recent successful operations of the Canadian Corps, he was hit by an enemy machine gun bullet causing his instant death.

The sympathy of all the officers, N. C. O's and men of the battalion is extended to you in your bereavement which, I trust, is somewhat lightened by the knowledge of his commendable life, his heroic death and the cause for which the sacrifice was made. He was the first non-commissioned officer in the battalion to receive the D. C. M. and we were very proud of him. He was one of those of whom it may be truly said that he knew no fear at the same time he was not foolhardy but when he considered that his duty called him to a certain place he went regardless of condition. I knew him personally and admired him.

OBITUARY.

Dr. William R. Chipman.

To those who had not known that Dr. William R. Chipman had been in failing health for some time with heart trouble, the news of his death which occurred at his home on County road Monday morning was a distinct shock.

Dr. Chipman was born at Cornwallis, N. S. in 1849. He was graduated from King's College, Windsor, N. S. at the age of 19 years, and attended Harvard Medical School from which he was graduated with honors. After being in

the U. S. Marine service for about a year, he came to Chelsea in 1867. After he had been in general practice for some time, he went abroad, and while there he took post graduate courses in London, Paris, and the University at Geneva, Switzerland.

He was the first professor of surgery in Tufts Medical school. He practised in Chelsea 42 years and had an extensive practice during his active years as a doctor. He was called in consultation to a great extent in later years. His wide knowledge and experience helped some of the younger members of the medical

OFFICIAL PROSPECTUS

The Proceeds of this Loan will be used for War purposes only, and will be spent wholly in Canada



THE MINISTER OF FINANCE OF THE DOMINION OF CANADA offers for Public Subscription the

Victory Loan 1918

\$300,000,000. 5½% Gold Bonds

Bearing interest from November 1st, 1918, and offered in two maturities, the choice of which is optional with the subscriber as follows:
5 year Bonds due November 1st, 1923
15 year Bonds due November 1st, 1933

Principal payable without charge at the Office of the Minister of Finance and Receiver General at Ottawa, or at the Office of the Assistant Receiver General at Halifax, St. John, Charlottetown, Montreal, Toronto, Winnipeg, Regina, Calgary and Victoria. Bonds may be registered as to principal or as to principal and interest, at any of the above-mentioned offices. Interest payable, without charge, half-yearly, May 1st and November 1st, at any branch in Canada of any Chartered Bank.

Principal and Interest payable in Gold
Denominations: \$50, \$100, \$500 and \$1,000

Issue Price: 100 and Accrued Interest Income Return 5½% per Annum

Free from taxes—including any income tax—imposed in pursuance of legislation enacted by the Parliament of Canada. The proceeds of the Loan will be used for war purposes only, including the purchase of grain, foodstuffs, munitions and other supplies, and will be spent wholly in Canada.

Payment to be made as follows:

10% on application;	20% January 6th, 1919;
30% December 6th, 1918;	20% February 6th, 1919;
	31.16% March 6th, 1919.

The last payment of 31.16% covers 30% balance of principal and 1.16% representing accrued interest at 5½% from November 1st to due dates of the respective instalments.

A full half year's interest will be paid on May 1st, 1919, making the cost of the bonds 100 and interest. Subscriptions may be paid in full at the time of application at 100 without interest; or on any instalment due date thereafter together with accrued interest at the rate of 5½% per annum.

This Loan is authorized under Act of the Parliament of Canada, and both principal and interest are a charge upon the Consolidated Revenue Fund.

The Amount of this issue is \$300,000,000, exclusive of the amount (if any) paid for by the surrender of bonds of previous issues. The Minister of Finance, however, reserves the right to allot the whole or any part of the amount subscribed in excess of \$300,000,000.

Conversion Privileges

Bonds of this issue will, in the event of future issues of like maturity, or longer, made by the Government, during the remaining period of the War, other than issues made abroad, be accepted at 100 and accrued interest, as the equivalent of cash for the purpose of subscription to such issues.

Payments

All cheques, drafts, etc., covering instalments, are to be made payable to the Credit of the Minister of Finance. Failure to pay any instalment when due will render previous payments liable to forfeiture, and the allotment to cancellation. Subscriptions must be accompanied by a deposit of 10% of the amount subscribed. Official Conveyors will forward subscriptions or any branch in Canada of any Chartered Bank will accept subscriptions and issue receipts.

Subscriptions may be paid in full at time of application at 100 without interest; or on any instalment due date thereafter together with accrued interest to time of making payment in full. Under this provision, payment of subscriptions may be made as follows:—
If paid in full on or before Nov. 16th, 1918, per without interest, or 100%
If remaining instalments paid on Dec. 6th, 1918, balance of 90% and interest, (\$90.45 per \$100.)
If remaining instalments paid on Jan. 6th, 1919, balance of 70% and interest, (\$70.50 per \$100.)
If remaining instalments paid on Feb. 6th, 1919, balance of 50% and interest, (\$51.54 per \$100.)
If remaining instalment paid on Mar. 6th, 1919, balance of 30% and interest, (\$31.16 per \$100.)

Denomination and Registration

Bearer bonds, with coupons, will be issued in denominations of \$50, \$100, \$500, and \$1,000, and may be registered as to principal. Fully registered bonds, the interest on which is paid direct to the owner by Government cheque, will be issued in denominations of \$50, \$100, \$500, \$1,000, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, or any multiple of \$100,000.

Payment of Interest

A full half year's interest at the rate of 5½% per annum will be paid May 1st, 1919.

Form of Bond and Delivery

Subscribers must indicate on their application the form of bond and the denominations required, and the securities so indicated will be delivered by the bank upon payment of the subscription in full.

Bearer bonds of this issue will be available for delivery at the time of application to subscribers desirous of making payment in full. Bonds registered as to principal only, or fully registered as to principal and interest, will be delivered to subscribers making payment in full, as soon as the required registration can be made.

Payment of all instalments must be made at the bank originally named by the subscriber. Non-negotiable receipts will be furnished to all subscribers who desire to pay by instalments. These receipts will be exchangeable at subscriber's bank for bonds on any instalment date when subscription is paid in full.

Form of Bonds Interchangeable

Subject to the payment of 25 cents for each new bond issued, holders of fully registered bonds without coupons, will have the right to convert into bonds with coupons and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons, at any time, on application to the Minister of Finance or any Assistant Receiver General.

Forms of application may be obtained from any Official Conveyer, from any Victory Loan Committee, or member thereof, or from any branch in Canada of any Chartered Bank.

Subscription Lists will close on or before November 16th, 1918

DEPARTMENT OF FINANCE,
OTTAWA, October 28th, 1918.

Behind the Gun the Man - Behind the Man the Dollar
Make Your Dollars Fight the Hun

Somerville, a Presbyterian clergyman of note in New York City.

The funeral services were held at St Luke's Church Wednesday afternoon, Rev George A. Barrow, Ph. D officiating. Interment was in the family lot in the Saugus Cemetery. Commitment services were conducted by Rev. Dr. A. W. Eaton, an old time friend of the doctor.—From Chelsea Paper.

Women of British Farms

There are now about 270,000 women working on farms in Great Britain.

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