

The War Day by Day

1914:
 June 28—Archduke Francis Ferdinand assassinated.
 July 23—Austria sends ultimatum to Serbia.
 July 31—Russia orders general mobilization.
 August 1—Germany declares war on Russia—French Cabinet orders general mobilization.
 August 2—German forces enter Luxembourg—Germany addresses ultimatum to Belgium demanding free passage for her troops.
 August 4—England sends ultimatum to Berlin, demanding unqualified observance of Belgian neutrality—Germany rejects ultimatum—German troops begin attack of Liege—President Wilson issues proclamation of neutrality.
 August 5—England announces existence of state of war with Germany—President Wilson tenders his good offices to the warring nations.
 August 7—Germans enter Liege—French invade southern Alsace.
 August 8—Italy reaffirms neutrality.
 August 15—Austrians enter Serbia—Japan sends ultimatum to Germany.
 August 17—British expeditionary force completes its landing in France—Beginning of a five days' battle in Lorraine, ending in repulse of French across frontier with heavy loss—Beginning of five days' battle between Serbians and Austrians on the Jadar, ending in Austrian rout.
 August 23—Germans enter Brussels—Belgian army retreats on Antwerp.
 August 23—Germans enter Namur and begin attack on Mons—Austria announces victory over Russians at Krasnik.
 August 24—British begin retreat from Mons—Zeppelin drops bombs into Antwerp.
 August 25—Muhlhausen evacuated by the French.
 August 27—Louvain burned by Germans—Japanese blockade Tsing-tau.
 August 28—British fleet sinks five German warships off Heligoland.
 August 28—Russians defeated in three days' battle near Tannenberg.
 September 2—German advance penetrates to Creil, about 30 miles from Paris and swings eastward—French centre between Verdun and Rheims driven back—Seat of French Government removed to Bordeaux.
 September 3—Russians occupy Lemberg.
 September 6—Battle begins south of the Marne and east of Paris in which the German right wing is pushed back, followed by a general retreat.
 September 7—Mauvege taken by the Germans.
 September 12—German retreat halts on the Aisne.
 September 16—Belgian commission protests to President Wilson against German "atrocities".
 September 20—Germans bombard Rheims and injure the famous Cathedral.
 September 22—German submarine sinks British cruiser Aboukir, Cressy, and Hogue in the North Sea—Russians capture Jaroslavl and invest Przemysl.
 September 26—British troops from India land at Marseilles.
 September 28—Germans begin siege of Antwerp.
 October 2—End of week's battle at Augustow in which the Germans are defeated and forced out of Russian territory.
 October 5—Belgian Government removed from Antwerp to Ostend.
 October 7—Bombardment of Antwerp begins—Japanese seize Caroline Islands.
 October 9—Antwerp occupied by the Germans.
 October 12—A Boer commando in the Cape Province mutinies.
 October 13—Belgian Government transferred from Ostend to Havre.
 October 14—Allies occupy Ypres—Battle begins on the Yser.
 October 15—Ostend occupied by the Germans.
 October 16—British cruiser Hawk sunk by German submarine.
 October 18—Belgian army effects junction with Allied left, battle on from Channel coast to Lille.
 October 20—English gunboats participate in battle at Nieuport on Belgian coast.
 October 24—Ten days' battle before Warsaw ends in German defeat.
 October 27—South African sedition spreads. Gen. De Wet in revolt—Russians pursue retreat, Germans and re-occupy Lodz and Radom.
 October 28—Berlin admits retreat from Warsaw and Ivanograd.
 October 29—Turkey begins war on Russia by naval attacks on Odessa, Novorossysk, and Theodosia in the Crimea.
 October 30—Col. Maritz rebel leader in Cape Province, beaten and driven out of the colony.
 November 1—A squadron of five German cruisers, including the Goeben and Scharnhorst, defeat a British squadron off Coronel, on the coast of Chili—Turks bombard Sebastopol.
 November 2—German squadron makes a raid to British coast near Yarmouth.
 November 4—German cruiser York strikes mine in Jade Bay and sinks—Heavy fighting around Ypres.
 November 5—England and France declare war on Turkey—Dardanelles forts bombarded—Russians re-occupy Jaroslavl.
 November 6—Tsing-tau surrenders to the Japanese.
 November 7—Russians reach Pleschen in Silesia and enter East Prussia.
 November 10—The Emden defeated, and forced ashore at North Keeling Island in Bay of Bengal, by Australian cruiser Sydney.
 November 11—Germans capture Dixmude—German submarine sinks British gunboat Niger off Deal.
 November 12—Russians occupy Johannsburg in East Prussia—Russians defeated in Vitolavsk.
 November 15—Russians defeated at Lipno and Kutno—Battle in Flanders attains climax with charge of the Prussian Guard against Ypres.
 November 16—The Sheikh-ul-Islam at Constantinople proclaims a Holy War against the Allies—British House of Commons votes a war loan of £225,000,000.
 November 18—House of Commons votes a new army of 1,000,000 men—More than 1,100,000 men already under arms, exclusive of Territorials—Germans pierce Russian centre south of Lodz.
 November 26—British battleship Bulwark destroyed by explosion in the Midway River—Germans break through Russian circle near Lodz.
 December 1—German Zeppelin visits new credit of five billion marks—King George votes the army in Flanders.
 December 2—Austrians take Belgrade by storm—Gen. De Wet captured.
 December 3—London War Office announces landing of Australians and New Zealanders in Egypt—Italian premier in Parliament finds no reasons for a change of policy—Serbians turn on Austrians in three days' battle which ends in a notable Serbian victory.
 December 8—Germans occupy Lodz.
 December 7—French attack to the north of Nancy repulsed.

December 8—The German squadron under Rear-Admiral von Spre is attacked in the South Atlantic off the Falkland Islands by a British fleet under Admiral Sturdee, and the cruisers Scharnhorst, Goeben, Leipzig and Nürnberg are sunk—British occupy Bussorah, in Asia Minor.
 December 9—Gen. Beyers, Boer leader, killed at the Vaal River.
 December 10—The Goeben bombards Batumi.
 December 13—British submarine sinks the Turkish battleship Mesoudieh in the Dardanelles.
 December 14—The Breslau bombards Sebastopol—Serbians capture large Austrian forces.
 December 15—Austrians evacuate Belgrade.
 December 16—German cruisers bombard Scarborough, Hartlepool, and Whitby on English coast.
 December 17—Berlin announces general Russian retreat in Poland—Survivors of Emden captured.
 December 18—Egypt proclaimed a British protectorate—Gen. Botha regards Boer rebellion at an end.
 December 20-26—Severe fighting between Germans and Russians on the line of the Bzura River.
 December 22—French Parliament assembles; Premier Viviani declares for war to the end.
 December 23—French Chamber votes war credit of eight and a half billion francs.
 December 25—British naval and aerial raid against Cuxhaven—Russians defeat Austrian army at Tuchow near Tarnow—German offensive in Central Poland halted—Italian marines occupy Avlona.
 December 28—French occupy St. Georges near Nieuport.
 December 30—German aeroplanes drop bombs in Dunkirk.
 1915:
 January 1—British battleship Formidable sunk in the Channel.
 January 3-4—French capture Steinbach, east of Thann.
 January 3-4—Russians win decisive victory over Turks in the Caucasus at Sarikamish and Ardahan—Russians overrun Bukovina and enter Carpathian passes.
 January 8—French advance across Aisne north of Soissons.
 January 10—German aeroplanes bombard Dunkirk.
 January 12—Severe fighting around Cernay in Alsace.
 January 13—Turks occupy Tabriz—Count Berchtold resigns.
 January 14—French driven back across Aisne River, east of Soissons, after a week's battle—Russian advance in Mlawa region.
 January 15—British victory at La Basse reported. Germans being forced back one mile. The French cut off from reinforcements by floods, driven back at Soissons.
 January 16—French partly retrieved losses—News of gallant bayonet charge by Princess Patricia's Infantry reached the outside world.
 January 17—Russian official statement told of extermination of 11th Turkish army corps.
 January 19—German Zeppelins raid England killing four civilians and damaging property with bombs.
 January 20—British Government refuses to guarantee "Dacia" will not be seized but offers to buy cargo or deliver it.
 January 24—British fleet under Vice-Admiral Sir David Beatty defeated German squadron in North Sea, sinking the battle-cruiser Blucher, and the light cruiser Kolberg.
 January 25—Russians occupy whole of Jacobin district in Bukovina after temporary retirement and loss of entire regiment. Strong German army defeated in second battle of La Bassee.
 January 25—All stocks of wheat in Germany seized by Government.
 January 27—Loss of many thousands of Germans marks Kaiser's birthday.
 January 28—First fighting in Egypt near Suez Canal reported.
 January 30—German submarine U-31 sank three British steamers in the Irish Sea, and two others sunk in the English Channel.
 February 2—British again repulsed Germans at La Bassee, and advanced. British fleet ordered to treat cargoes of grain and flour consigned to Germany and Austria as conditional contraband.
 February 3—British Parliament, at opening of session, decided to confine itself to Government measures.
 February 4—Announcement made that finances of Britain, France and Russia for the purposes of the war will be pooled.
 Germany announces that all British waters will be treated as war zone after February 18.
 Feb. 6—British liner Lusitania arrives at Liverpool flying American flag.
 Feb. 8—British Government introduces "blank cheque" budget providing for army of 3,000,000 men. Turks driven back from Suez Canal with heavy losses.
 Feb. 9—Russians begin to evacuate Bukovina before Austro-German advance.
 Feb. 10—U. S. Government sends note to Britain pointing out danger of using neutral flag and note to Germany warning against menacing lives or vessels of Americans.—Canadian budget provides for tariff increases of 7 1/2 per cent. and 5 per cent preferential.
 Feb. 12—British aviators raid Ostend and surrounding districts, damaging submarine bases.
 February 13—Russian retreat in East Prussia announced.
 February 16—Announcement made that between 300,000 and 600,000 of new British army, including Canadian contingent, have landed in France. Forty Allied aeroplanes attacked German positions on Belgian coast.
 February 17—Britain's complete reply to American note on shipping question made public, Britain pointing out that the United States troubles were due to German mines, and not British navy.
 February 18—German "war zone" edict goes into effect.
 February 22—First American ship, the Eretyn, sunk by German mine.
 February 23—Allies announce that retaliatory measures will be adopted against submarine blockade. German advance turned by Russians in the eastern theatre.
 February 24—Loss of British armed merchant cruiser Clan MacNaughton with 289 men announced.
 February 25—Outer Dardanelles forts reduced by allied fleets.
 February 26—Russians defeat Germans in Prasnysz region. Wreckage picked up near Christiansand. Indianes loss of German submarine U-5.
 February 28—Dacia arrested by French cruiser.
 March 1—Agreement said to have been reached between Allies, giving Russia future free passage through Dardanelles. Great Britain announces that Germany will be blockaded.
 March 4—German submarine U-8 sunk by Dover flotilla.



WM. GEORGE BURY, Vice-President, C. P. R., who celebrates his 49th birthday today.

WESTERN RAILWAYS PAID \$11,276,485 DIVIDENDS ON "FICTITIOUS ISSUES."

Chicago, Ill., March 6.—Testimony dealing with the financial management of Western railroads was given by W. J. Lauck, a statistician, before the Board of Arbitration in the West railroad wage arbitration.
 Taking ten representative Western systems, Mr. Lauck said that in 1913 these railroads paid \$11,276,485 in dividends on so-called fictitious stock. He pointed out that \$9,450,755 of this would have been sufficient to have paid an increase of 25 per cent. to the engineers and firemen of these roads. The railroads mentioned were the Atchison, Topeka & Santa Fe, the Chicago & Northwestern, the Chicago, Burlington & Quincy, the Chicago, Milwaukee & St. Paul, the Great Northern, the Illinois Central, the Northern Pacific, the Oregon Short Line, the Southern Pacific, and the Union Pacific.

In the period 1909-1910, the witness stated, these railroads issued fictitious securities to the aggregate of \$17,122,796. Commissions to underwriters of the securities amounted to \$9,120,124, he said.
 One way in which capitalization was inflated, Mr. Lauck said, was by the issue of stock dividends or the sale of stock issues to stockholders at less than market value.
 James M. Sheehan, attorney for the railroads, asked if Mr. Lauck had investigated to ascertain to what extent public utilities commissions had governed the issue of these securities. Lauck replied it could be assumed that, where such commissions existed, they had approved the issues. He attributed the financial difficulties of the Rock Island Road, the Wabash, the Frisco system, and others to overcapitalization.

CANADIAN RAILWAY EARNINGS.

Gross earnings of all Canadian railroads reporting to date for three weeks in February show a decrease of 11.8 per cent. as compared with the same period a year ago.

NORTHERN OHIO TRACTION.

The Northern Ohio Traction and Light Company reports gross earnings of \$280,838, an increase of \$8,878. Operating expenses, however, increased \$10,657, so that net for the month reflected a loss of \$869. After interest charges and preferred dividends there was a surplus of \$33,102, a decline of \$2,532 from January, 1914.

TRI-WEEKLY STEAMERS TO CARRY WAR SUPPLIES TO FRANCE.

Ottawa, Ont., March 6.—The inauguration of a tri-weekly steamship service from Canada to France for the conveyance of war supplies for the British War Department was announced yesterday by the Canadian Government. The Admiralty has undertaken to supply eighteen freight boats for this service until the end of the war.
 Immense quantities of supplies for the British and the French armies are being obtained from Canada and the United States. Cargoes of food, clothing, transport vehicles, ammunition and horses are being sent forward daily. This traffic has reached such a volume that the authorities feel warranted in inaugurating a regular steamship service to handle it, it is explained.
 In addition to the eighteen vessels which the Admiralty has undertaken to supply for regular sailings, the colliers will carry steam coal from England to Halifax for the use of cruisers composing the North Atlantic patrol will be used on the return voyages for the carrying of army supplies to France.

The Charter Market

(Exclusive Leased Wire to Journal of Commerce)

New York, March 6.—The steamer market continues exceedingly strong in all departments and new high marks were recorded in rates in several instances. The scarcity of boats available for fairly early delivery combined with the urgent demand for same is the cause, and there are no indications of an easiness off in the near future. A large carrier for April loading obtained the basis of 67c. on case oil from New York to four ports Australia, with the option of three New Zealand ports at 70c. and a large prompt steamer was closed at 40c. on coal from the Atlantic range to Montevideo.
 Rates in other trades are proportionately high. In the sailing vessel market rates are also advancing, especially in the offshore trades, due to the scarcity of suitable vessels and the steady demand prevailing for same.
 Charter.—Petroleum.—British steamer Caldergrove, 160,000 cases from New York to four ports Australia 67c. option three ports New Zealand 70c. April. Coal.—British steamer Nora 2,537 tons from the Atlantic range to Montevideo 40c. prompt.
 British schooner Myrtle Leaf, 335 tons, from Port Johnston to St. John, N.B. \$135.
 Lumber.—Norwegian ship Helios 1,789 tons, from St. John, N.B., to the River Plate, basis \$17 to Buenos Ayres, March-April.
 Schooner Governor Powers 1,578 tons, from Mobile to New York, p.t.
 Miscellaneous.—British steamer Ioanna 2,224 tons, from New York to two ports Greece with general cargo at or about 60c. March-April.
 British steamer Belgia 5,182 tons, from Baltimore to the Persian Gulf with pipe, p.t., March-April.
 Steamer Edward Pierce 3,228 tons, West India trade, one round trip, p.t. delivery and redelivery New York, prompt.
 Schooner Francis V. Sawyer, 324 tons, from the south side, Cuba to New York, with cedar and mahogany \$14 and \$21.

RAILROAD NOTES

Trap car traffic which were suspended by the Interstate Commerce Commission will be subject of hearing this month at a number of points beginning at Buffalo.

A mortgage in favor of the New York Trust Co. for \$20,000,000 was filed at Lexington, Ky., by the Lexington & Eastern Railroad Co.

Hospital trains to the number of 135, with a total of 4,000 cars are being operated in Germany. Wisconsin's terminal tax law has been declared unconstitutional by the Supreme Court of that State.

It costs the American railroads an average of 10 cents a locomotive mile for maintenance and repairs to engines.

The Common Pleas Court of Cincinnati has declared the million dollar employes' insurance fund of the Baltimore & Ohio Southwestern Railroad Co.

At the Juniata shops of the Pennsylvania gasoline electric tractor that can be operated over rails or pavement is being erected, and will be substituted for horses in hauling cars in Baltimore.

Missouri Legislature has sidestepped the railroads direct plea for increased rates by adopting an amendment to the Public Service Commission bill, fixing maximum passenger rate at 3 1/2 cents per mile when commission after complete investigation finds such increase necessary.

The Receiver of Pere Marquette Railroad has made an appeal for higher passenger fares, saying it is only way out of an early foreclosure. \$8,000,000 is needed to pay debts and \$7,000,000 to buy equipment and give a working balance. The road has 1,800 miles of track in Michigan and employs 8,000 men.

Investigation has proved that 42 railroad crossings in Illinois, protected by every possible means and method, during the past several months have been ventured upon by automobiles without regard to the provisions for their benefit, barriers being knocked into kindling wood and signals disregarded.

Extending its facilities in Chicago the Baltimore & Ohio Chicago terminal opened an additional passenger station recently at 63rd street, three squares from Western Avenue and midway between the company's central station and the one at, South Chicago. All trains, including through trains, make regular stops now at 63rd Street.

Pennsylvania Lines West, with aid of experts of the Union Switch & Signal Co., are striving to make duplex the writer telegraph they have used for transmitting messages by wire by means of an instrument similar to a typewriter machine. An entirely new machine has been developed for the purpose in view, and if the undertaking works out as expected present methods of telegraphing railroad business will be cheapened and simplified.

Aiming to protect its employees against permanent injury to the eye or loss of sight, the Baltimore & Ohio urges, in a circular issued recently, that in case of such injury, or of foreign particles lodging therein, to secure the service of a company physician whenever possible, rather than attempt to treat the injury or allow fellow employees to do so. Railroad experience cites many cases of permanent injury to the eye or loss of sight as a result of inexperienced persons attempting to act in the capacity of surgeons.

It is said that a change in ownership and control of the Missouri Pacific will be followed by an announcement of a new transcontinental system of which the Baltimore & Ohio will be the eastern link between New York and Chicago and St. Louis. It would be the consummation of the Gould scheme to use the Western Maryland for an ocean to ocean system when possession of that road was obtained following by reversionship for that road and the Wabash.

RAILROAD BUSINESS IN STATES HAS BEEN FULLY MAINTAINED.

New York, March 6.—The tendency towards improvement in railroad business that has been apparent of late is fully maintained. The total gross earnings of all United States railroads making weekly returns to Dun's Review so far received for three weeks of February was \$21,314,896, a decrease of 6.0 per cent., as compared with the corresponding period a year ago.

This is a much more favorable exhibit than was made for the same weeks in the two preceding months, there being a loss of 8.2 per cent. in January and 12.4 per cent. in December.
 Only a few roads in the west and southwest report smaller earnings than last year for the third week in February, and as a rule losses are moderate, but in the south practically all the leading systems show considerable falling off, though even here there are occasional indications pointing to the return of more favorable conditions.

EXTENSION OF THE T. & N. O. TO JAMES BAY IN CONTEMPLATION.

Cochrane, Ont., March 6.—The presence of T. & N. O. engineers making a survey north of Cochrane has led to considerable speculation among Cochrane citizens as to whether or not the government is preparing to build the extension of the line to James Bay.
 Engineer Maher of the T. & N. O. staff is covering the country immediately north of Cochrane and running trial lines with the idea in view of securing the best grades should the line be extended.
 Lines have apparently been run from Cochrane to the Long Sault Falls which were surveyed last year, and the Hydro-Electric engineers. Some thirty thousand horse power can be developed here.
 From this point the line follows the Abitibi and crosses the Fredericton near the junction of the two rivers, and then follows the high land north.
 It is almost too much to be hoped that the line will be built under present financial conditions.

OTTAWA AND ST. LAWRENCE ELECTRIC.

Brockville, Ont., March 6.—The proposed Ottawa and St. Lawrence Electric Railway is to be vigorously prosecuted, British capital having been already subscribed to the extent of \$1,500,000.
 The route planned is a belt line starting at Ottawa, running south to Morrisburg, then westerly along the river front through Brockville to Rockport; north from Mallorytown Landing through Mallorytown, Carleton Place, Toledo, Smith's Falls, Lanark, Almonte and Carleton Place, completing the circle at the Capital.
 Work was started on the enterprise in September last, and about thirty miles of the route have been graded between Russell and Metcalfe.

SHIPPING NOTES

American steamer Navajo sailed from Galveston with 6,112 bales of cotton for Bremen.

White Star liner Arabis has sailed from Liverpool, bringing to New York 515 passengers and 8,264 bags of mail, the greatest mail consignment ever carried from England.

A large portion of the south side of Furness, Withy SS. Co. pier at Halifax has collapsed, carrying with it about 1,000 bags of flour and beans or the cargo of the Belgian relief ship Camino. Damage to the wharf is estimated at \$75,000.

British merchant ships lost in February numbered 33, of an aggregate net tonnage of 34,947, with 97 lives, of which nine steamers, aggregating 12,350 tons, were sunk by German submarines, with loss of six lives, and one of 2,605 tons was sunk by a German mine.

Piracy on all Chinese waters in the Pearl River delta and up the West River from Hong Kong and Canton is again rife, and the robbery and destruction of junks with goods for export or containing foreign goods are of daily occurrence. Shipping on these inland waterways is all but dead, and Chinese customs officials report that they have very little business, and that the present state of things is altogether without precedent in that part of China, even during revolutionary disturbances.

According to reports in shipping circles, owners of the hull of the British steamer Dunholme are planning to take advantage of the law recently enacted by Congress, providing for the registration of foreign wrecks under the American flag with full rights, provided that repairs are made in an American shipyard, and are equal to three times the appraised salved value of the vessel. The Dunholme was destroyed about a year ago in an oil fire at Bayonne.

Information received by underwriters shows that the Overseas Prize Committee at London, vested with power by the British Prize Court to charter out invited German and other enemy tonnage, has given offers to charter many German vessels holding in different ports of the world. Charterers are limited to a period of use not exceeding six months, or until the signing of a treaty of peace. The three latest offers for charter are the steamers Rajaburi, at Hongkong; Quarta, at Singapore, and Diana, at Lagos.

WESTERN BOOTS FOR SOLDIERS.

Vancouver, B.C., March 6.—British Columbia soldiers will be supplied with boots made in a factory in this city.
 The consignment of footwear, which was to have been appraised them, has been recalled.
 Over 10,000 pairs of boots will be manufactured here.

AN INTERESTING REPORT.

Rotterdam, March 6.—The crew of the steamer Thoridis will be interested to hear that, according to German papers, their ship was sunk by a submarine, and not vice-versa.

TO SELL CLAFLIN REAL ESTATE.

New York, March 6.—At noon, March 12 on the steps of the County Court House, the real estate belonging to the Old H. B. Claflin Co. will be sold.

SUN LIFE'S APPLICATION.

Ottawa, March 6.—Application is being made to Parliament to sanction an agreement by which the Sun Life Assurance Co. will re-assure the policy and annuity contracts of the Federal Life Assurance Co.

MOTOR-BUS SERVICES STOPPED.

Amsterdam, March 6.—The Telegraaf learns that all motorbus services in Berlin have ceased, but that the companies believe the prohibition against their running is temporary.

C. B. & Q. DIVIDEND.

New York, March 6.—Chicago, Burlington and Quincy declared regular quarterly dividend of 2 per cent., payable March 25th, to stock of record March 19th.

DIVIDEND DECLARED.

New York, March 6.—J. O. Case Threshing Machine Company declared regular quarterly dividend of 1 1/2 per cent. on preferred stock.

STEAMSHIPS.

CUNARD LINE
 CANADIAN SERVICE
 Sailings from Halifax to Liverpool—
 ORDUNA (15,500 tons) March 22nd.
 Transylvania (15,000 tons) April 12.
 Orduna (15,500 tons) April 19.
 For information apply to
 THE ROBERT REFORM CO., LIMITED, General Agents, 20 Hospital Street. Steerage Branch, 23 St. Catherine St. Uptown Agency, 430 St. Catherine Street West.

RAILROADS.

CANADIAN PACIFIC
 HOMESEEKERS' EXCURSIONS.
 Every Tuesday.
 Winnipeg Edmonton and Int. Stations.
 Tickets good on Tourist Sleepers on payment of berth rates.
 Full particulars on application.

TICKET OFFICES.

141-143 St. James Street. Phone Main 8125.
 Windsor Hotel, Place Viger and Windsor St. Station.

GRAND TRUNK RAILWAY SYSTEM.

HOMESEEKERS' EXCURSIONS.
 Round Trip Tickets to Western Canada, via Chicago, on sale every Tuesday, until Oct. 26, at very low fares. Tickets are good for two months.
 122 St. James St. Cor. St. Francois Xavier—Phone Main 888.
 Windsor Hotel—Uptown 1117.
 Bonaventure Station—Main 1124.

CITY TICKET OFFICES.

The London & Lancashire General Assurance Corporation, Limited
 Offers Liberal Contracts to Foreigners
 GOOD OPPORTUNITY FOR UP A PERMANENT CO
 We particularly desire Foreigners
 Chief Office for Canada
 124 ST. JAMES STREET
 ALEX. BISSETT, Manager

British American Insurance Company
 FIRE INSURANCE SINCE 1800
 W. B. BROCK
 W. B. MEIKLE
 PROVINCE OF QUEBEC
 Lewis Building, 17 St. Louis Street, Montreal
 THOMAS F. DOBBIN,
 Vice-President
 Here Vacancies for a few

THE LAW UNION INSURANCE CO. OF LONDON
 Assets Exceed \$48,000,000.
 Over \$125,000,000 Invested in FIRE and ACCIDENT
 CANADIAN HEAD OFFICE
 57 BEAVER HALL, Montreal
 Agents wanted in unrepresented districts
 J. E. F. DICKSON, Canadian W. D. AIKEN, Superintendent

Commercial Union Assurance Co. Limited
 The Largest General Insurance Company in the World
 AS AT 31ST DECEMBER 1914
 Capital Fully Subscribed \$1,000,000
 Capital Paid up \$500,000
 Life Fund and Special Trust Fund \$1,000,000
 Total Annual Income Excessed \$1,000,000
 Total Funds Exceed \$1,000,000
 Total Fire Losses Paid \$1,000,000
 Deposits with Dominion Government \$1,000,000
 Head Office, Canadian Branch—100 St. James Street, Montreal
 Applications for Agencies solicited in all districts.
 J. McCREGOR, - - - - - Mgr.
 W. S. JOPLING, - - - - - Mgr.

AN IDEAL INVESTMENT
 can be secured to your benefit by investing in
Union Mutual Life Insurance Co. of Portland, Maine
 on its
MONTHLY INCOME
 Backed by a deposit of \$1,688,902.65
 DOMINION GOVERNMENT
 Canadian Securities
 For full information regarding Monthly Income Policy on the market at nearest birthday, to
 WALTER I. JOSEPH, Mgr.
 Province of Quebec and East Suite 502 MCGILL BLDG., MONTREAL

UNION ASSURANCE CO. LIMITED OF LONDON, ENGLAND
 FIRE INSURANCE SINCE 1800
 Canada Branch, Montreal:
 T. L. MORRISSEY, Resident North-West Branch, Winnipeg
 THOS. BRUCE, Branch Manager
 AGENCIES THROUGHOUT THE WORLD

THE BRITISH CANADIAN AND INVESTMENT CO.
 Real Estate, Timber, Limits, Farms, Lands, Water Power
 J. T. BETHUNE, Managing Director
 605-606 TRANSPORTATION BLDG.
 Cable Address: BRITISHCAN.
 Codes: Western Union and Press

The Independent Order of Odd Fellows
 Policies issued by the Society protect of your family and brought, pledged or sold.
 Benefits are payable to the beneficiary in case of death, or to the member's total disability, or to the member's heirs, seventy years of age.
 Policies issued from \$500 to \$100,000
 TOTAL BENEFITS PAID - 42 MILLION DOLLARS
 FRED. J. DARCH, S.S.
 Temple Bldg., Toronto, Can.
 ELLIOTT G. STEVENSON, Temple Bldg., Toronto, Can.

LEGAL DIRECTORY
 F. J. CURRAN, Barrister and Solicitor
 Savings Bank Chambers, 180 St. James Street
 Phone Main 127

ACCOUNTANTS
 Audits—Commercial, Municipal, Financial, Investigations, Liquidations
ROBSON, HILL, RITCHIE
 ACCOUNTANTS and AUCTIONEERS
 J. I. Robson, L.L.B., M.S. Temple Hill
 F. Ritchie, C.A. (Cm.), C.A. (Scott.) John G. Hill, B.A. (Cm.)
 MCGILL BUILDING, MONTREAL

FRED W. G. JOHN
 INSURANCE AND REAL ESTATE
 311 Board of Trade Building
 Telephone: - - - - - Main 7832
 Your Patronage Solicited.