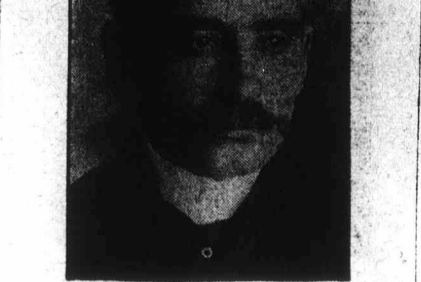


The War Day by Day

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 10—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 losses—Beginning of five days' battle between Serbians and Austrians on the Jadar, ending in Austrian rout.
August 20—Germans enter Brussels—Belgian army retreats on Antwerp.
August 23—Germans enter Namur and begin attack on Mons—Austria announces victory over Russians at Krassna.
August 24—British begin retreat from Mons—Zeppelin drops bombs into Antwerp.
August 25—Mullhausen 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 29—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 5—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 15—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 cruisers Aboukir, Cressy, and Hogue in the North Sea—Russians capture Jaroslav and invest Przemyel.
September 26—British troops from India land at Messines.
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 Hawke sunk by German submarine.
October 18—Belgian army effects junction with Allied left, battle on 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 retreating Germans and re-occupy Lode 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 Gneisenau and Scharnhorst, defeat a British squadron off Coronel, on the coast of Chile—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 Jaroslav.
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 Viotslavsk.
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 19—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 20—British battleship Bulwark destroyed by explosion in the Medway River—Germans break through Russian circle near Lodz.
December 1—German Reichstag votes new credit of five billion marks—King George visits 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—Humanitarian 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 4—Germans occupy Lodz.
December 7—French attack to the north of Nancy repulsed.

December 5—The German squadron under Rear-Admiral von Spreck is attacked in the South Atlantic off the Falkland Islands by a British fleet under Admiral Sturdee, and the cruisers Scharnhorst, Gneisenau, Leipzig and Nürnberg are sunk—British occupy Buzorah, in Asia Minor.
December 12—British submarine sinks the Turkish battleship Mesudieh in the Dardanelles. 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 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 Turov near Tarnow—German offensive in Central Poland halted—Italian marines occupy Avonza.
December 28—French occupy St. Georges near Nieuport.
1915:
January 1—British battleship Formidable sunk in the Channel.
January 3—French capture Steinbach, east of Thann.
January 3—4—Russians win decisive victory over Turks in the Caucasus at Sarikamysch and Ardahan—Russians overrun Bukovina and enter Carpathian passes.
January 8—French advance across Aisne north of Soissons.
January 13—Turks occupy Taboris—Count Berchtold resigns.
January 14—French driven back across Aisne River, east of Soissons, after a week's battle—Russian advances in Miawa 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 26—All stocks of wheat in Germany seized by Government.
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.
Turks driven back from Suez Canal with heavy losses.
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.
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 12—Russian retreat in East Prussia announced.
February 14—Announcement made that between 300,000 and 500,000 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 Evelyn, 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 230 men announced.
February 25—Outer Dardanelles forts reduced by allied fleets.
February 26—Russians defeat Germans in Przasnysz region. Wreckage picked up near Christiansand indicates loss of German submarine U-9.
February 28—Dacia arrested by French cruiser.
March 1—Agreement said to have been reached between Allies, giving Russia free passage through Dardanelles. Great Britain announces that Germany will be blockaded.
March 4—German submarine U-8 sunk by Dover flotilla.
March 6—Russian Black Sea fleet sails for Bosphorus forts.
March 7—Greek cabinet resigns on account of war policy.
March 9—Three British steamers sunk by submarines.
March 10—German submarine U-12 sunk. British win important victory near Le Bassee. German converted cruiser Prinz Eitel Friedrich arrived at Newport News.
March 11—Admiralty announces loss of auxiliary cruiser Bayano, with 197 men.
March 14—German cruiser Dresden sunk.
March 17—German cruiser Karlsruhe reported sunk.
March 18—British battleships irresistible and Ocean, and French battleships Bouvet sunk in Dardanelles action.
March 21—Fall of Arzrunsi announced.
March 24—Allied army landed on Gallipoli Peninsula.
March 25—Admiralty announces German submarine U-29 believed to have been sunk.



MR. F. W. COWIE, Chief Engineer of the Montreal Harbor Commission, whose summer work on the development of the port will soon commence.

The Charter Market

(Exclusive Leased Wire to Journal of Commerce.)
New York, March 27.—The tonnage market continues quiet, although a good general demand continues for steamers and also for sailing vessels for transatlantic and South American voyages. The orders for steamers come mostly from shippers of coal, lumber and general cargo to Europe and South America, and several fixtures of the kind are quoted.
Shippers of grain to Europe have but few orders at the moment, and there are upheld upon a generally firm basis by the light tonnage offerings for April and May loading. For sailing vessels the bulk of the demand comes from offshore charterers, coastwise freights of all kinds being scarce. Rates are strong in all trades owing to the scarcity of vessels.
Charters—Coal: British steamer Rochdale 2277 tons from the Atlantic Range to the River Plate, 40s prompt.
British steamer Llangollen 2445 tons from Baltimore to Montevideo 40s prompt.
British steamer Westlands 2001 tons, from Baltimore to Alexandria, pt. prompt.
British steamer Balgray, 2318 tons, from Norfolk to Tampico, pt. prompt.
Danish steamer Berlin, 1400 tons, from Baltimore to Havana, pt. prompt.
Lumber—Swedish steamer Consul Corftzon, 1658 tons, from the Gulf to the River Plate, 28 1/2c April.
Barge Harry F. Hooper, 680 tons, from Jacksonville to Philadelphia, pt.
Barge Mattie L. Johnson, 574 tons, from Charleston to Philadelphia, pt.

AMERICAN RAILROAD EARNINGS.

New York, March 27.—Gross earnings of United States railroads making weekly returns to "Duns Review," continue to show considerable contraction, the total of all roads reporting to date for two weeks in March amounting to \$13,280,884, a decrease of 10.3 per cent, as compared with the corresponding period a year ago. The sharp decrease in the south-nearly all the leading roads in that section of the country still reporting much smaller earnings than last year—largely account for the unsatisfactory comparison of the statement as a whole. In the west and southwest, while fewer roads than of late report gains, indications pointing to improvement are not entirely absent, and only a few important lines show very pronounced falling off.

ST. ANDREWS-BY-SEA.

Few of the visitors to St. Andrews realize that the district has a historic association. Champlain landed near the present site of St. Andrews in 1664, when he came from France with a Patent Royal of all the territory in America between the 40th and 44th degrees of latitude.
When the independence of the United States was established, the U. E. L. came across the border and settled at St. Andrews, and there are still houses standing in the town which were brought by them from Maine.
There is quite a contrast between the latter and the spacious new Algonquin, which has just been rebuilt by the C. P. R.

C. P. R. EASTER HOLIDAYS.

In connection with Easter Holidays the Canadian Pacific will issue tickets at single fare for the round trip, good going and returning April 2nd, and at fare and one-third, good going April 1, 2, 3 and 4, with return limit of April 5th. City Ticket Office, Dominion Express Building, Windsor Street and Place Viger Stations and Windsor Hotel.

WHY U.S. GOVERNMENT INQUIRES INTO ORDERS FOR SUBMARINES

Boston, Mass., March 27.—Some people inquire why orders for submarines for foreign countries, and not for munitions for war are to be investigated by our government. The reason is that the building of warships to be sent forth to the belligerent nations at war is in contravention of national and international law. It can be readily seen that if a nation sent forth warships in time of war it would quickly be drawn into the war zone, and the ship might be attacked in so-called "neutral" harbors.
A submarine is now a warship. Charles M. Schwab did not contemplate building submarines for the British government to be sent forth in time of war, and before he began building parts to be assembled elsewhere he secured the highest legal advice. But when the United States government objected, he cancelled his orders for the delivery of submarines during the war. Mr. Schwab in a written statement to the Secretary of the Navy, agreed that no submarine would be delivered to a foreign nation until after the war.
There is no other reason why Mr. Schwab should not build engines, guns, machinery and parts that may be used in other countries in building submarines.
The whole question, however, probably hinges upon whether Bethlehem Steel is really building submarines and assembling them outside of the United States. It is probably within the letter of the law. But it is probably also within the jurisdiction of the government to make a ruling upon this point and to determine upon investigation to what extent manufacturers of the United States are or are not to be permitted to participate in such warship fabrication.

EASTER EXCURSION TO BOSTON.

The Grand Trunk announce an Easter Excursion to Boston. Tickets are good going April 1 and to return until April 12. Return fare, \$11.45.
All information at City Office, No. 122 St. James Street, corner of St. Francis Xavier Street.

RAILROAD NOTES

Locomotive engineer, George Cummings, of the Grand Trunk, has resigned after a service of 47 years.

Mr. H. E. Suckling, treasurer of the C. P. R., will be 42 years in railway service to-morrow, having commenced in 1876 as accountant with the old Credit Valley system.

Joseph Gagniere, of 62 Montgomery street, Montreal, had his left ear chopped off yesterday by the iron flap of a dump-car on the C. P. R. tracks near Chambord street.

Resolutions were passed yesterday in the House of Commons providing for the acquisition of branch lines for the Intercolonial Railway, and a bill founded upon them was introduced.

During the first 14 days of March the Pennsylvania had a total movement of 68,643 freight cars past Lewiston Junction, a decrease of 21,410. The daily average was 4,903 cars.

In order to provide greater trackage facilities in advance of the construction of double track, the Southern Railway is installing modern passing tracks of the lap type at six points between Charlotte, N.C., and Greenville, S.C., on the Washington-Atlanta line.

The hearing of the case against Verner Horne in the Boston Federal Court yesterday, on indictment charging illegal transportation of explosives from New York to Vanceboro, Maine, where he attempted to destroy the International railroad bridge, was adjourned until April 5th.

The Grand Trunk Railway System announces that it is now ready to accept Rail and Lake shipments for despatch by first sailings over the Great Lakes, traffic to move via Point Edward to points west of Westport, including the North-West and British Columbia. Information as to rates and probable sailings from Grand Trunk Agents.

Having sold \$1,000,000 worth of its bonds to a syndicate of Chicago and western capitalists, the Gulf, Florida & Alabama is now in a position to complete its line from Broughton, Ala., its present northern terminus, to a point near Pine Hill, Ala., where it will connect with the Southern.

It has been declared by E. L. Winchell, traffic director of the Union Pacific, that "while the Panama Canal will get some transcontinental traffic, it will not hurt the railroads to any extent. Its effect will be felt but as the great bulk of the freight is not transcontinental the canal will not get it all."

Contractors engaged in construction work on the Buckhannon & Northern expect to complete their work April 1 and turn over the road to the company. While Fairmont, W.V., is declared to be the terminus, the opinion still obtains, owing to certain operations going on, that it will be extended to Grafton.

Southeastern lines have clashed with the Pennsylvania and other eastern trunk lines over the effort of the latter to stop the checking of baggage and making of Pullman reservations on "split" tickets, and S. H. Hardwicke, passenger traffic manager of the Southern has challenged them to show wherein it will conserve revenue. The controversy will in all probability have to be passed upon for a third time by the Interstate Commerce Commission.

A despatch from New York says: "Financial men here are surprised at a report from Winnipeg that the Canadian Northern Railway Company had requested the Government of Manitoba to issue an additional amount of bonds guaranteed by that province, with reference to the Canadian Northern lines in Manitoba. It is known that these railway lines were completed years ago with the aid of a cash subsidy and guarantee of securities and are among the most profitable in the Canadian Northern system. The bond situation in Canada being closely watched in New York."

RAILROADS.

BOSTON AND RETURN - \$11.45
Going April 1st, return April 12th. TRAIN SERVICE.
*9.30 a.m. *8.00 p.m.
*Daily.

HOMESEEKERS' EXCURSIONS.
Every Tuesday until Oct. 27.
Tickets good for Sixty Days.
Winnipeg, Edmonton and Int. Stations.
9.45 a.m. 9.45 p.m.

TICKET OFFICES:
141-143 St. James Street. Phone Main 3152.
Windsor Hotel, Place Viger and Windsor St. Stations.

EXPECT EARLY OPENING OF ST. LAWRENCE NAVIGATION

Activity in the Port of Montreal is likely to be resumed within the next few weeks, present conditions pointing to an opening of navigation about the third week of April, while the development work on the harbor will be continued probably sooner. All the plans for the year's work have been prepared.
The Government icebreakers Montcalm and Lady Grey have reached a point twelve miles above Three Rivers. At this rate of progress the vessels should reach Sorel by the beginning of April, their work providing an outlet for the upper river and lake ice and thus minimizing the danger of floods. The ice in Lake St. Louis is already breaking up.
In the harbor the ice so far remains solid but the harbor tugs Aberdeen and Robert Mackay are at work and have cleared their way to the Guard Pier. Yesterday's cold weather checked their activities, but they will probably make another trip this afternoon. A despatch from Sorel says that the ice on the Richelieu is rapidly melting. The crossing between Berthier and Sorel is closed. From Quebec comes the news that the steamer Poljrin is running between the Ancient Capital and the Island of Orleans.

EASTER EXCURSION TO BOSTON.

The Grand Trunk announce an Easter Excursion to Boston. Tickets are good going April 1 and to return until April 12. Return fare, \$11.45.
All information at City Office, No. 122 St. James Street, corner of St. Francis Xavier Street.

LINER ARABIC HAS ARRIVED.

Liverpool, March 27.—The White Star liner Arabic, arrived here from New York. All lights were put out while the ship crossed the Irish Sea.

SHIPPING NOTES

The Manchester liner Manchester Citizen, from Manchester, arrived at Halifax yesterday morning.

The Lusitania has arrived at New York; the Philadelphia at Liverpool, and the Duca degli Abruzzi at Naples.

A report that all of the S.S. Wilhelmina's cargo is not American-owned has caused new complications in the pending case of the seizure of that vessel.

Ten thousand tons of copper and munitions of war were in holds of Red Star liner Lapland when she sailed from New York on Wednesday for Liverpool.

Up to March 20, 135 foreign built vessels, representing a total tonnage of 485,880 tons, were admitted to American registry.

It is reported Mr. Alfred Allan Booth, chairman of the Cunard line, has been selected by Lloyd-George as chief organizer under a government scheme to increase the output of war materials.

The British freight steamer Trostburg is ashore near Cape Spartel, three hundred yards from the coast, says a Tangier despatch. The French cruiser Friant and three British torpedo-boat destroyers are standing by the wreck.

A meeting of merchants interested in trade with Nova Scotia was held to consider the matter of making a report to the Dominion Department of Trade and Commerce, regarding the steamship services from St. John to Yarmouth and points in Digby County.

London shipping circles have the report that reorganization of International Mercantile Marine may result in transfer of the company's fleet to the American flag. Mr. Harold A. Sanderson, president of the company, denied that J. P. Morgan was coming to England in connection with Mercantile Marine affairs. Regarding receivership rumors, he is quoted as saying: "A statement will be made to bondholders at a meeting about April 1. If it is deemed advisable to ask for a receiver, it will be a friendly reorganization."

It is understood that 6,500 tons of American coal have been ordered for the Swedish State Railways, in addition to the 15,000 tons ordered in last December, to be delivered by the end of the present month. A total of 21,500 tons of coal is to be delivered at various Swedish ports during the next two months. The Swedish East Asiatic Steamship Company has just ordered a new 10,000-ton Diesel motor boat, with a speed of 12 knots, to be added to its fleet flying between Göteborg and the ports of China and Japan. The Swedish lines to South America and South Africa are also adding to the number of their ships.

The experience of the Norwegian War Risks Insurance Bureau has apparently been similar to that of the American Bureau. It appears from the report of the Norwegian Bureau, covering the first six months of the war, that the total premiums amounted to \$3,800,000 (\$1,055,580), against which losses on eight steamers show a debit of \$2,900,000 (\$855,555). There are several cases pending, including five vessels declared as good prizes by the Court at Kiel. The aggregate for these involving an amount of \$1,400,000 (\$388,885), while five steamers, on which the value is \$3,600,000 (\$1,000,000), are before the British Prize Court. Apart from these totals, there will have to be paid the damage to the Beritide and the loss of the Bjerkia, as well as minor sums for compensation to crews for lost property.

CANADIAN PACIFIC

EASTER HOLIDAYS
SINGLE FARE.
Going April 2, Return April 2.
FARE AND ONE-THIRD.
Going April 1, 2, 3, 4, Return April 6, 1915.
Going April 1, Return April 12.

BOSTON AND RETURN - \$11.45

Going April 1st, return April 12th. TRAIN SERVICE.
*9.30 a.m. *8.00 p.m.
*Daily.

HOMESEEKERS' EXCURSIONS.

Every Tuesday until Oct. 27.
Tickets good for Sixty Days.
Winnipeg, Edmonton and Int. Stations.
9.45 a.m. 9.45 p.m.

TICKET OFFICES:

141-143 St. James Street. Phone Main 3152.
Windsor Hotel, Place Viger and Windsor St. Stations.

GRAND TRUNK RAILWAY SYSTEM

EASTER EXCURSIONS
BOSTON and Return - \$11.45
NEW YORK and Return - \$12.30
Going April 1; return limit, April 12.

EASTER HOLIDAYS
SINGLE FIRST CLASS FARE.
Going Friday, April 2; return same date.
FIRST CLASS FARE & ONE THIRD.
Going April 1 to 4; return April 6.

CITY TICKET OFFICES.

122 St. James St., Cor. St. Francis Xavier—Phone Main 306.
Windsor Hotel Uptown 118.
Bonaventure Station Main 829.

STEAMSHIPS.

CUNARD LINE

CANADIAN SERVICE
Sailings from Halifax to Liverpool:—
ORDUNA (15,500 tons) Apr. 19th
For information apply to THE ROBERT BIRFOOD CO., LIMITED, General Agents, 20 Hospital Street, Steerage Branch, 28 St. Jacques Street, Uptown Agency, 530 St. Catherine Street West.

The London & Lancashire & General Assurance Co., Limited. Offers Liberal Contracts to Capitalists. GOOD OPPORTUNITY FOR MANAGERS UPON A PERMANENT CONNECTION. We particularly desire Representatives in Montreal. Chief Office for Canada 104 ST. JAMES STREET, MONTREAL. ALEX. BISSETT, Manager.

British American Insurance Co., Limited. FIRE INSURANCE SINCE 1827. W. R. BROCK, W. B. MEIKLE, VICE-PRESIDENTS. PROVINCE OF QUEBEC. Lewis Building, 17 St. Jacques. THOMAS F. DOBBIN, Mgr. Has Vacancies for a few good men. Founded in 1839.

THE LAW UNION AND INSURANCE CO. LIMITED OF LONDON. Assets Exceed \$48,000,000. Over \$12,500,000 Invested in FIRE and ACCIDENT. CANADIAN HEAD OFFICE: 57 BEAVER HALL MONTREAL. Agents wanted in unrepresented towns. J. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent.

Commercial Union Assurance Co., Limited. The Largest General Insurance Co. in Canada. AS AT 31st DECEMBER, 1914. Capital Fully Subscribed. Life Fund and Special Reserve Fund. Total Annual Income Exceeds \$1,000,000. Total Fire Losses Paid. Deposits with Dominion Government. Head Office, Canadian Branch—Cor. Building, 232-236 St. James Street. Applications for Agencies solicited in all districts. J. MCGREGOR, Mgr. W. S. JOPLING, Asst. Mgr.

AN IDEAL INVESTMENT. can be secured to your Beneficiary Absolute Security by Insuring with Union Mutual Life Insurance Co., Limited, of PORTLAND, MAINE. MONTHLY INCOME. Backed by a deposit of \$1,688,302.65. DOMINION GOVERNMENT GUARANTEE. Canadian Securities. For full information regarding the Monthly Income Policy on the market apply at nearest branch office. WALTER H. JOSEPH, Manager. Province of Quebec and Eastern Canada. Suite 502 MCGILL BLDG., MONTREAL.

UNION ASSURANCE CO. LIMITED OF LONDON, ENGLAND. FIRE INSURANCE SINCE 1804. Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager. North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager. AGENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN AND INVESTMENT CO., Limited. Real Estate, Timber Limits, Farm Lands, Water Powers. J. T. BETHUNE, Managing Director. 605-606 TRANSPORTATION BUILDING. Cable Address: BRITISHCAN. Codes: Western Union and Premier.

The Independent Order of O.E.S. Policies issued by the Society are protection of your family and can be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in his total disability, or to the member's surviving seventy years of age. Policies issued from \$500 to the million. TOTAL BENEFITS PAID - 42 MILLION. FRED J. DARCH, S.S. Temple Bldg., Toronto, Can. ELLIOTT G. STEVENSON, Temple Bldg., Toronto.

LEGAL DIRECTORY. F. J. CURRAN, Barrister and Solicitor. Savings Bank Chambers, 180 St. James Street. Phone Main 127. ACCOUNTANTS. Auditors—Commercial, Municipal, Financial Investigations, Liquidations. ROBSON, HILL, RITCHIE & AUDITORS. J. Robson, L.I.A.; M. S. Temple Hill, Auditors, C.A. (Can.), C.A. (Scott.) JOHN MCGILL BUILDING, MONTREAL. FRED W. G. JOHNS, INSURANCE AND REAL ESTATE. 811 Board of Trade Building. Telephone:—Main 7689. Your Patronage Solicited.