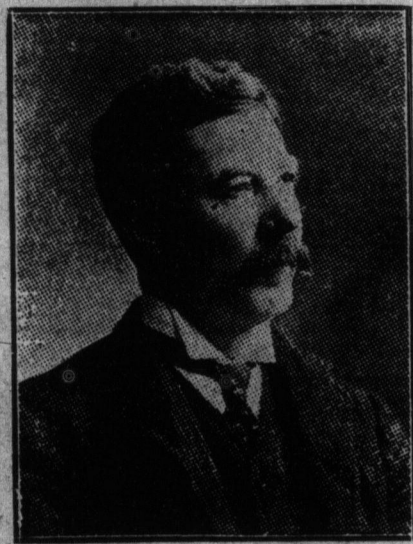


# ALEXANDER LAIRD LEAVES BANK OF COMMERCE AND IS SUCCEEDED BY JOHN AIRD AS GEN. MANAGER

H. V. F. Jones, Manager at London, England, Comes to Head Office as Assistant General Manager—Mr. Laird an Authority on Commerce and Finance—Mr. Jones Has Had Most Successful Career.

Retiring General Manager



ALEXANDER LAIRD

Who has resigned his position as general manager of the Canadian Bank of Commerce.

The only representative of a Canadian bank to be so honored.

Mrs. Jones is a daughter of the late Edward W. Rathbun of Deseronto, Ont.

CALL TO BARRIEFIELD FOR OVERSEAS DRAFT

Three Batteries Will Furnish Three Hundred Men—News-paper Men Enlist.

Special to The Toronto World. KINGSTON, Ont., Sept. 20.—The 32nd, 35rd, and 34th Batteries at Barrie

field Camp have been called upon to furnish 300 men for an overseas draft.

One hundred men and two officers are required for each battery. An order last week called for one hundred and fifty men, but a double draft is now required.

James Laughern, 70, a prominent citizen, died today as the result of a fall from the roof of the Hotel Pontiac in Toronto, Ont., under Capt. Nordheimer, R.C.D. He will go overseas.

E. E. McCammon, city editor of The Kingston Standard, has been given a commission in the 4th Hussars as provisional lieutenant and will attend the school of cavalry which opens in Toronto, Ont., under Capt. Nordheimer, R.C.D. He will go overseas.

Mr. Laird married in 1887 Eleanor Leitch, daughter of the late Sergeant Major Johnston of His Majesty's Royal Horse Artillery. He has three daughters and two sons living. John, Jr., is a graduate in science of Queen's University, Kingston, and has received an appointment in the Royal Flying Corps of England. He was previously captain in the 48th Highlanders. Hugh, the second son, prior to the outbreak of the war, was a student at Toronto University. He, however, is now senior captain of the 5th Battalion, fighting for his country in France. Like his father, he is a good all-round athlete, and particularly brilliant in hockey, being a member of the Victoria Club, which last year won the championship from St. Michael's of Toronto.

Mr. Laird is somewhat of a club man, being a member of the York Club, Toronto; the Toronto Club, the Manitoba Club, Winnipeg; the United Empire Club, London, England; St. George's Club, Sherbrooke; the Royal Canadian Yacht Club, Toronto; the Toronto Golf Club and the Lambton Golf Club.

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His career in London has been most successful, and his standing with the banking fraternity is particularly high. An evidence of this is his appointment as a member of the council of the Institute of Bankers, he being

You Can Almost Imagine from the aroma of a cup of

## SALADA TEA

Those breeze-swept hills, glittering in the perfect sunlight—the balmy fragrance of the scent-laden air.—The Origin of "Salada"—Put it to the test!

Sealed packets only. Black, Mixed or Green. B40

HORWOOD ON STAND KEEPS UNSHAKEN

Big Battle Between Witness and Defending Counsel at Winnipeg.

MAKES COOL REPLIES

Sharp Retorts Also Figured in Answers to E. F. B. Johnston.

WINNIPEG, Sept. 20.—"I'm afraid of you, because you twist my words so much," exclaimed V. W. Horwood, after one of many encounters with E. F. B. Johnston, chief counsel for the defence in Mr. Johnston's cross-examination this afternoon. "The trouble is to get anything to twist," was the lawyer's reply.

The former provincial architect was in the hands of the defence for cross-examination the greater part of the day. It was the sixth day of the preliminary hearing of charges of conspiracy against Sir Rodmond Roblin, Hon. Dr. Montague, G. R. Coldwell and J. H. Howden and Mr. Horwood, is the first witness to be called. He will be on the stand in the hands of Mr. Johnston again tomorrow morning.

Still Self Possessed.

The witness preserved his self-possession and refused to allow himself to be excited, despite the battery of questions which switched from point to point in rapid succession. The lawyer declared that witness was evad-

ing the questions and complained that he showed vindictiveness towards the accused.

Mr. Horwood said that he was giving true information. "I may sell a lot more if you keep on," he told Mr. Johnston, adding, "Your questions lead me to certain conclusions." He parried the lawyer's questions skillfully.

Mr. Johnston, who declared when he was asked about payments to Kelly, the contractor, on the caissons, "I'm trying to tell the truth."

"Don't assert your virtue too much: a man with your record," returned "Of course, I don't know anything about your record," was the reply of the witness.

Documents to Destroy.

There was a good deal of discussion regarding certain documents which were marked "destroy" in Horwood's handwriting. These were letters, eight in number, taken from the public works department file, and from the file of E. Shankland, a Chicago engineer, and were received by Horwood, he said, in periods extending over a year. He said he had the minister's instructions to destroy them. He could recall no reason why the instructions were carried out, but this spring he found all the documents together in the attic of his house.

"Why couldn't the minister destroy the documents himself?" asked Mr. Johnston.

"I think he did, in some cases," was the reply.

"There you go with your vindictiveness," commented the lawyer.

Horwood's attention was drawn to six certificates providing for the paying of \$844,087 on caissons. He said the first three were honest certificates, of the fourth, he was doubtful, and of the last two he "had no doubt" that something had been added to them for a campaign fund. These payments were made on the basis of material used and excavation, but the total Mr. Johnston pointed out, agreed with the lump tender submitted by Kelly and located by Horwood. He said that the public accounts committee's investigation "I am getting tired of this man protesting on oath that he doesn't know this and doesn't know that when it is quite manifest that he does know," exclaimed Mr. Johnston at one point, exasperated, apparently, when witness failed to answer questions to his satisfaction.

Witness quoted Kelly as telling him that "when you come back wrapped in bloody bandages, Alfie Andrews will make a martyr of you." His trip south for an operation was referred to and J. Andrews is now associated with the defence counsel.

U.S. SECRET SERVICE MEN QUESTION ARCHIBALD

American Correspondent, Caught With Goods, Searched on Arrival in New York.

NEW YORK, Sept. 20.—James F. J. Archibald, the American correspondent, was intercepted by British authorities while carrying a message from Dr. Constantin Dumba, the Austro-Hungarian ambassador, to Vienna, arrived here today on the liner Rotterdam.

Several secret service men boarded the Rotterdam, went to Archibald's stateroom and questioned him for some time. They were reported to have searched Archibald, his baggage and the stateroom, and to have taken away a case of the correspondent. Archibald denied this and would not admit having even talked to the secret service men.

DR. DUMBA WILL SAIL FOR AUSTRIA IN WEEK

NEW YORK, Sept. 20.—It was learned today that Dr. Constantin Dumba, the Austro-Hungarian ambassador, whose recall was asked by President Wilson, has reserved passage on the steamer Rotterdam which sails from this port, Tuesday, Sept. 28.

HAMILTON HOTELMEN ARE NOT UNANIMOUS

Ontario License Board Likely to Settle Soldiers' Drinking Privileges.

It is likely that the Ontario License Board, when its members return to Toronto, will take some official action in connection with the agreement of the Hamilton Hotel Keepers' Association to sell no liquor to soldiers. The agreement went into effect last night.

It turns out that the decision was not unanimously reached, and there are several hotel men who refused to put their names to the agreement. The Hamilton military authorities are also said to not be in accord with the drastic action as they believe it was unnecessary. As the situation stands, about 90 per cent. of the hotels will refuse liquor to soldiers, while the other few will, if their action in refusing to sign means anything, supply liquor to any person. If all the soldiers who want liquor congregate in these few hotels it will in the opinion of the authorities, result in more drunkenness than has heretofore been the case.

Endo Saunders, solicitor for the license board, pointed out the law to The World, showing that the board has the power, if it wishes, to back up the Hotel Keepers' Association and force the remaining few to close down. But the agreement was voluntary and if the military authorities don't want it, they are unlikely to force matters. The association, too, is within the law in refusing to sell to soldiers for the statute says that no hotel man is forced to sell liquor to any individual if he does not desire to.

COMPULSION MUST ASSIST PERSUASION

Conscription May Be Necessary to Save Empire, Says Sir G. Foster.

MUST REALIZE DUTY

Thousands Packed Brockville Armories at Recruiting Meeting.

Special to The Toronto World. BROCKVILLE, Ont., Sept. 20.—One of the greatest public meetings in the history of Brockville was held tonight in the armories of the 41st Regiment, under the auspices of the Citizens' Patriotic League, for the purpose of stimulating recruiting. The big drill hall, which seats several thousand people, was packed to standing room only. The principal speakers were Sir George E. Foster, Hon. G. P. Graham, Prof. Mulloy and Col. Hemming, commandant of Barrieffield Camp. The strong appeals made by each to the men to join the colors were enthusiastically received.

"To tell the plain truth," Mr. Graham said, "the allies are not on the eve of victory. The struggle looks like a long one, but I believe that when the full preparations are made in munitions and guns, a glorious victory for the allies over German militarism will result." He pointed out that if the central powers won, Canada would be under the worst form of conscription the world has ever known.

Conscription May Be Necessary.

Sir George Foster also gave an admirable address in the course of which he emphasized that in this war the liberty of the entire world was at stake. He likened the outbreak of hostilities fourteen months ago to a grand spectacle in which Canadians were just now beginning to realize themselves as participants. The volunteer system throughout the British Empire, he said, was on trial and believing that the fullest liberty made the most responsive man, it remained to be seen whether or not the manhood of the nation would rise to the decision without conscription. He did not desire to discuss conscription, but if a free people will not save the empire it looked as if the day would come when conscription must assist persuasion.

THREE FOUND GUILTY OF STEALING WHISKEY

Jury Strongly Recommended Mercy and Sentence Was Deferred.

William White, D. Phalen and R. C. MacPadden, all employees of the C. E. R., appeared before Judge Winchester yesterday on a charge of stealing three cases of whiskey from a sealed boxcar at Leaside station, on July 15.

Constable Harper, in his evidence, stated that he watched the men take the liquor from the car early in the morning, while they were waiting for orders, but the men denied any knowledge of the theft. The jury returned a verdict of guilty, but with a strong recommendation for mercy. Sentence was deferred.

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- OAKLAND ROADSTER—In nice running condition, tires good. Price, \$—?
- OAKLAND TOURING—Recently overhauled and newly painted, only used a short time; tires in good condition, with spare tire. Price, \$—?
- REO—"1910" Model—Good running order, recently varnished. Tires very good. Price, \$—?
- TUDHOPE—In exceptionally good condition, only used a short time. Price, \$—?
- AUTOCAR Touring Car; good running order. Price, \$—?
- McLAUGHLIN—7-passenger touring; good running order; tires good condition; has spare tire and seat covers. Price, \$—?
- BROCKVILLE ATLAS—Used very little, and is in first-class running shape. Price, \$—?
- PACKARD LIMOUSINE BODY—in perfect condition. Price, \$—?
- COUPE BODY—Made by Fisher Co., Detroit, suitable for any chassis of about 125-inch wheelbase; original price \$1850. Price, \$—?

Sept. 30th sees the end of our fiscal year, and we have determined to carry over no used automobiles into next year. Come and see the above cars, then make us an offer, for whichever one you prefer. No reasonable offer refused.

The Dominion Automobile Co. Limited

Cor. Bay and Temperance Streets

By Sterrett

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The Canadian Bank of Commerce announces today the retirement from the service of Alexander Laird, general manager since 1907. For many years Mr. Laird's health has been impaired, his malady gradually increasing in severity until now it has necessitated his giving up active work and the devotion of his entire time to the rebuilding of his health. Mr. Laird will be succeeded as general manager by John Aird, assistant general manager since 1911, and Mr. Aird as assistant general manager by H. V. F. Jones, manager at London, England.

Alexander Laird is a native of Ballater, Aberdeenshire, Scotland, but came to Canada as a child and was educated at Sarnia, Ont., and at Edinburgh, Scotland. His first banking experience was with the North of Scotland Bank, Aberdeen, Scotland, but in 1876 he entered the service of the Canadian Bank of Commerce. He served in Guelph, Brantford, Collingwood and Toronto, and for some years in Chicago, at which point the bank then had an agency. In 1886 he was appointed one of the agents in New York. He filled the position there with signal success and became widely known as an authority on foreign exchange and international banking. His knowledge of the former was accountable for his bank's premier position in handling matters of international finance in advance of other monetary institutions. He was appointed assistant general manager of the bank in January, 1903, and four years later was made general manager.

Mr. Laird has long been regarded not only as a banker of the first rank, but as an authority on insurance and financial matters generally. He is a director of the National Trust Company, Limited, the Imperial Life Assurance Company, the British American Assurance Company, the Western Assurance Company and the Mississippi River Power Company; chairman of the bankers' section of the Toronto Board of Trade, a member of the New York Chamber of Commerce, a member of the St. Andrew's Society of New York, and a trustee of the Presbyterian Church in Canada.

A Native Canadian.

John Aird is a native Canadian of Scotch parentage, having been born at Longueuil, Quebec. He was educated at the Model School, Toronto, and he and an elder brother had, the unique distinction of being the head boys during the period when the late Dr. Carlyle was principal of the school. His initial business experience was as a

railway man, but in 1878 he entered the Canadian Bank of Commerce as a clerk, subsequently becoming secretary and general manager. He rose rapidly in the bank's service, and soon was appointed to the inspectors' staff of head office. From there he went to Seaford as manager, and returned to Toronto as assistant manager of the Toronto branch where he was associated with the late John C. Kemp. In 1890 he was made manager of the bank at Winnipeg, and in 1903, superintendent of central western branches with jurisdiction over all the bank's branches located in the district between the great lakes and the Rocky Mountains. It was during Mr. Laird's regime at Winnipeg that the business of the bank in the prairie provinces experienced such active development. When he arrived in Winnipeg, there were no other branches of the Canadian Bank of Commerce in that district; now there are 137. Mr. Laird's appointment as superintendent of central western branches was a popular one with westerners, as the Commerce was the first institution to appoint an executive officer for that district with power to act. His work in the west was of such outstanding character that he was brought to head office as assistant general manager in 1911, and now, with the retirement of Mr. Laird he succeeds to the general manager-ship.

As indicating the regard in which he is held by the staff, it is of interest to note that prior to his departure the district tendered him a presentation and a farewell banquet at Winnipeg. Over ninety officers of the bank were present at this function; some from points more than a thousand miles distant, and all came at their own expense.

Authority on Finance.

Mr. Aird's views on all Canadian conditions of commerce and finance have long been regarded as authoritative, and very few men in eastern Canada have a more thorough grasp of western conditions than he.

In Mr. Aird's younger days he was somewhat of an athlete, particularly in lacrosse circles. He was a contemporary in the lacrosse field with Sir Henry Pellett and the late Ross Macenzie, and on many occasions defended the title for the championship of Canada against the famous "Shanocks" and the Montreal Athletic Club.

Mr. Aird married in 1887 Eleanor Leitch, daughter of the late Sergeant Major Johnston of His Majesty's Royal Horse Artillery. He has three daughters and two sons living. John, Jr., is a graduate in science of Queen's University, Kingston, and has received an appointment in the Royal Flying Corps of England. He was previously captain in the 48th Highlanders. Hugh, the second son, prior to the outbreak of the war, was a student at Toronto University. He, however, is now senior captain of the 5th Battalion, fighting for his country in France. Like his father, he is a good all-round athlete, and particularly brilliant in hockey, being a member of the Victoria Club, which last year won the championship from St. Michael's of Toronto.

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Can You Save 60c. per Week?

For a man between the ages of twenty-three and thirty, about 60c. a week will maintain an Imperial 20 Payment Life Policy for \$1,000.

If, after you have paid but one premium on such a policy you should die, this Company would pay \$1,000 to your wife or other beneficiary. That \$1,000 invested at 6% would yield your heirs an income of \$1.15 a week as long as they live, and still leave the principal intact.

Have you considered what a wonderfully safe investment this is? Think of the men who were worth thousands before the war who do not possess five hundred dollars in real money today. The bottom has fallen out of their real estate and stock holdings and if they were to die their affairs would be in a bad muddle.

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To prove this to you we shall send you a sample box free, if you enclose a two-cent stamp to pay postage, and mention this paper.

Edmondson, Bates & Co., Limited, Toronto.

Polly and Her Pals

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