

You Never Can Tell

By Francis J. Dickie

Officers on Military Duty.
The members of the staff number 2828, made up as follows:—
Officers 2,187
Stenographers 407
Messengers 234

In addition to which we have 369 janitors, making a total of 3,197 persons permanently employed by the Bank. The number of officers who had taken up military duty at December 31st was 748, representing 27 per cent of our staff, 30 per cent of our male staff, and over 34 per cent of those of military age, that is, from 18 to 45 years of age. We have seen the actual figures in connection with only a few of the other banks and corporations, but we have yet to learn of anything which approaches the sacrifice which we have been called upon to make either in extent or in the proportion of the figures. We have made many sacrifices in order to allow officers to take up military duty without delay, and have placed no restrictions in the way of their doing so, although this policy has resulted in our losing the services of those officers whose special training made it difficult for us to replace them.

Twenty-five of our officers have already laid down their lives on the battlefield and a further 50 to 60 have appeared in the casualty lists. When the war is over it is our intention to erect a suitable tablet or some other form of permanent memorial to these brave and loyal young men. We have already communicated with the families of those who have laid down their lives, and it only remains to express in a general way our regret at their loss and our appreciation of the fact that the members of the staff of this Bank are made of such stuff that they can be counted upon to do their duty no matter in what form that duty may be presented to them.

We have recently taken the forward step of issuing a Monthly Commercial Letter dealing with conditions of trade and commerce at home and abroad, and pointing out when possible the bearing of current events on the business outlook. The first number was issued last month, and as it is prepared by competent authorities we commend it to the careful perusal of those into whose hands it may come. We shall be glad to send it on application to any one whose name is not now on our mailing list.

We also desire to draw attention to the very copious and authentic portrayal of the conditions which have prevailed in the various parts of Canada, Great Britain and in the foreign countries

where this Bank does business, which is given in the Review of Business Conditions for 1915, of which copies have been distributed to you. The various parts of this Review will be found worthy of careful study.

Optimistic on Future.

With regard to the future, our view on the whole cannot but be optimistic. Thanks to the ability of our public men to cope with an unprecedented situation, and the determination of our people to effect personal and public economies, we have been able to bring about a most amazing adjustment from the prosperous enjoyment of an abounding flow of borrowed capital to a condition of severe trade contraction. Our harvests have been bountiful, our cultivated acreage has been increased and our factories have been entrusted with large contracts for army equipment, munitions and foodstuffs. While this terrible war must bring us much anguish and sorrow, it is clear that in proportion to her population no country will benefit economically to a greater degree than Canada.

The Late General Manager.

I cannot close these remarks without referring to my predecessor, Mr. Laird. Since his untimely death we have received numberless testimonies, not only to the high esteem in which his business talents were held, but also to that strong note of personal affection which his human qualities evoked in all those who knew him. Fully charged though his mind was with other matters appertaining to the interests of the Bank, the subject of the staff was always uppermost in his thoughts and he was ever the first to evidence gratification in their success, sympathy in their misfortunes and leniency towards their shortcomings. In him the Bank has lost a staunch and fearless leader and the staff, particularly, a great and good friend.

It is well not to encourage unduly musical talent that is only mediocre, but there is seldom need of going so far as the teacher of whom the Birmingham Post relates the following:

The musical lady sat in the salon of the great professor. Not only was she full of ambition, but she bubbled over with conceit.

"Professor," said she, in self-satisfied tones that ruffled the old man's nerves, "do you think I shall ever do anything with my voice?"

"Madam," he replied, "if there were a conflagration in your road, your voice would be useful to scream 'Fire!'"

DEAR SIR:-

We beg to inform you that His Lordship, The Rt. Honorable Duke of Kentville, one of our English stockholders, is making a tour of the north country. He will arrive at your post on the steamer "Northland Sun," on its trip in July. As the hunting and fishing facilities in your district are superior to any of our other Northern posts, he will spend the remainder of the summer in your district, making your post headquarters. You will kindly extend every possible courtesy to His Lordship in the way of men and boats should he

over a letter which the monthly steamer on its regular trip had sent ashore a few minutes before. It bore the heading of the Winnipeg office. Irwin, the clerk, picked it up eagerly. He was only a couple of years out from civilization and news was a very precious thing at this outpost in the Mackenziland wilderness. Finishing it without comment Irwin passed the letter back to his superior, at the same time watching with interest the factor's face. Macdonald had dropped into his big chair in the storeroom and was staring with angry frown at the sloping stretch of ground that led down to the boat landing.

Sparse of speech, the explosive words of the moment before, coupled with the handing over of a confidential letter from headquarters, were eloquent tokens of how deeply moved the old man was.

"A real lord!" Macdonald went on disgustedly. "Just think of it, saddled here all summer with one of them. No doubt the first question he'll pester me with after he's got settled will be as to the relative value of snowshoes as compared to those of moccasins for warm winter wear."

Born in the Northland and for fifty years a part of it, the veteran factor's knowledge and opinion of the English peage was based upon scattered readings of their movements and doings gleaned from the occasional American magazines and Eastern papers that from time to time found their way in by passing steamers.

"D'you remember, Johnny, a bit of a book back there about a month ago wif a story and picture of the Duke of Something-or-other in it? A fine lookin' specimen he was, with his silk hat and fixin's. I guess they'll be all alike and can you ken me escortin' him about the country here and kept busy most of the time keepin' him from shootin' my Indians and the like?" Macdonald shook his head mournfully and lapsed into silence.

Irwin ventured no remark. He was too astonished. Never, in all the two years of his service at the Fort, had the factor discoursed at such length.

It was the tenth of July. Supper was over. Macdonald and his clerk sat in front of the Fort smoking their evening pipe and gazing down the river that, winding in sinuous stretches, was lost to sight in the banks that, half a mile beyond, rose a hundred feet in the air. Suddenly the silence was broken by a long raucous shriek, the whistle of the "Northland Sun."

Startled, both men rose hurriedly. "Man, man, that's the 'Northland Sun.' She's ten days early. Ten more days of



A Day's Sport

in the Riding Mountains, Manitoba, the fall of 1915, the "prey" weighing about 1200. The elderly sportsman is Jno. B. Elliott, and the younger, David Lamont, both of Melita section

require them, and as much as possible devote yourself to his entertainment.

Yours very truly,
C. H. BOREHAM,
First Commissioner.

"Well, what do you think of that?" Macdonald, factor for twenty-five years at Fort Rice Hudson's Bay Post, tossed

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