

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager JOHN AIRD, Ass't. General Manager

CAPITAL, \$15,000,000 RESERVE FUND, \$13,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1.00 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

THE law recognizes a difference between even the most upright personal administrator, and the properly-constituted corporation whose business is administration, and whose financial resources are beyond question.

A Trust Company as Administrator is released from the necessity, under which a personal administrator remains, of giving security for twice the value of an estate to be administered.

Write for Folder:—"By Way of Comparison."

National Trust Company

Capital Paid-up, Limited Reserve,
\$1,500,000. \$1,500,000.

18-22 KING STREET EAST, TORONTO.

THE INDEPENDENT ORDER OF FORESTERS FURNISHES A COMPLETE SYSTEM OF INSURANCE

Policies issued by the Society are for the protection of your family, and cannot be bought, sold, or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5,000.

TOTAL BENEFITS PAID, 42 MILLION DOLLARS.

For further information and literature apply to

FRED J. DARCH, S.S. E. G. STEVENSON, S.C.R.
Temple Building TORONTO.

FORD OWNERS

will be interested to know that they can insure their automobiles against fire (including explosion and self-ignition) at lower rates than the owners of any other make of cars.

RATES AND CONDITIONS.

1915 Ford Touring Car, \$500.....	\$6.00 for one year.
1914 " " " 400.....	5.50 " " "
1913 " " " 250.....	3.75 " " "

Cars over three years old that have been kept in specially good repair will be insured for amounts and at rates made to fit individual cases.

The cars will be insured while in any building or whilst on the road.

THE LONDON MUTUAL FIRE INSURANCE COMPANY

Assets\$863,554.52
Surplus to Policyholders\$433,061.40

Head Office:
31 Scott St., Toronto.

F. D. WILLIAMS,
Managing-Director.

Fine Union Jack 51 Cents

Canadian Ensign, Same Size, 5 Cents Extra—Mailed Postage Prepaid

A Good Strong Flag 32x48 Inches, Will Keep its Colour

CANADIAN COURIER, TORONTO

Kitchener's Army at Its Best

(Concluded from Page 6.)

doctor. Take my own case:

About a month ago I "went sick." I had no particular pains, and I didn't suppose there was anything vitally the matter with me; but I knew there soon would be unless I had a holiday. So I stood in line, and when it came my turn stated my case.

"Sir," I said, "I have been overworking and getting too little exercise. I have systematized two officers, trained in half a dozen clerks, and for weeks I've had little or no rest or recreation."

"And you want me to say you are sick and give you a leave?"

"Yessir—if you think I need it."

"Whereupon I was duly examined."

"Yes, my boy; I can see you have been overworked. Also you're anemic."

"Yessir," I assented, hopefully.

"But you know we are very sparing with sick leaves these days. How long would you like?"

I had intended to suggest a week, but thinking this might be overgenerous on my part, I named five days.

"Five days, eh?"

"Yessir—or four."

"Um!—so you want four or five days?"

"Yessir—or three. I've got the office running smoothly, and the pay clerk is well able to manage things."

"Um!—three days? Very well. I'll write you out a recommendation."

And the recommendation, when I came to examine it, was not for five days nor for four nor for three, but for two weeks!

"Holy Moses!" I exclaimed when I had done my salute and exit; "what would the old brick have done if a certain issue of The Courier had fallen into his hands?"

BUT whatever he might have done or left undone, he would not, I am convinced, have interfered with that blessed verdict of a fortnight's freedom.

Our captain is much the same type, albeit irritable over trifles. I may absent myself from the office for hours without notice or explanation, but to press him unduly to place his signature on a waiting document when he wants to scribble a note to one of his sweethearts or sort a package of picture postcards is to invite trouble with a capital T.

With the men the captain is kindness and generosity personified, and I shouldn't be surprised if his unrecovered loans and other philanthropies, since he was posted to our section, would amount to twenty pounds or more. To refuse a man leave (even when his powers to grant leave are circumscribed) is always an uncongenial task, but to refuse a loan or advance of pay is with him well nigh an impossibility.

FOR instance, the other day a driver who had been granted leave returned to the office, petitioning for a "sub." He came at the wrong hour, which was not propitious, and he had secured his leave without confessing his impecuniosity—which was worse. It was, as he thought, a very irate officer whom he confronted.

"But you can't run in here any hour of the day or night expecting loans," said the captain. "Anyway, you knew you had no money when you asked for leave, a thing I've expressly forbidden. The clerk tells me your pay has been drawn to the last penny, and here you come demanding a sovereign in advance. Why, it would take two weeks to pay back a sovereign. You'll simply have to give up your leave—I can't grant an advance—not a penny!"

(Me, to the S. M.: "I'll bet a bob he gets something.")

"You say you want a pound? I doubt if I have as much as a pound left in my pocket. I've been making advances all morning, and you know the banks are closed. No; I simply can't grant it."

(S. M.: "See! You've lost!") All this time the applicant had prudently said nothing.

"Now, if we had any money in the

safe it would be a different matter; but how am I to know when you chaps are going to run in here with these extraordinary demands?"

Here the captain paused and slowly counted his cash. "Now, I've just got about a pound, counting my small change, and I can't go into 'Lighton' without a penny—can I?"

"No, sir."

"Well, I'll tell you what I'll do: I'll advance you ten shillings. But the next time you want anything of the kind, make your application at the right time. Do you hear?"

"Yessir. Thank you, sir."

(Me, to the S. M.: "One bob, please!")

SO it is with the majority of the officers at Pleasant Vale—even those whose natures are many degrees less kindly than Captain P.'s. There are cases of injustice, there are instances of severity, frequently, but not always, deserved by the culprit; there are odd examples of bullying, and there is, of course, a discrepancy—often far too pronounced—between the viewpoint of officers and men. This is the gulf of which I have complained; but it is narrowing, visibly and rapidly lessening, and the reason thereof is that the British army is fast becoming democratized, its traditions modernized and bent to the will and purpose of a united nation.

While on my furlough I passed through the town of Grantham, which has become an important military centre, and on that very day it happened that a deputation of labor leaders were inspecting the camp for the purpose of reporting their criticisms to the commander thereof. Here is a report that I clipped from the Manchester Daily Despatch of the following morning:

"Every facility was offered them to go just where they pleased, and to consult and question any of the troops—in fact, they were as free to move about the vast encampment as an inspecting officer himself.

"The food was seen in its raw state, it was seen in the cooking process, and it was seen placed on the table when the men assembled from the parade ground.

"Nor were the trade union officials content with that, for, to make the visit complete, they made a special point of themselves being present when breakfast, dinner, and tea were served out. In the end they met the brigadier-general, together with the four battalion commandants.

"The labour leaders then outlined their findings. Several complaints were laid, but these were not of a serious character; and together they, the generals, and the battalion commandants discussed suggestions for removing the grounds for them. The labour men were given assurances which entirely satisfied them.

"In the whole camp no grumbling whatever was heard against any of the officers, who, as the trade union officials expressed it, were 'found to be held in the highest esteem by their men.'

"Some of these trade union officials are to address scores of recruiting meetings this week, and one of them remarked to the general at the conclusion of the interview that the service they proposed to render would be simplified, and they would be able to infuse more enthusiasm into the recruiting campaign as the result of their visit and the promises that had been made.

"It is natural, on getting into a new camp, that there should be certain shortcomings. However, not a man was met with who did not admit that there had been a marked improvement in the camp during the past fortnight."

And yet we have thousands of them in Kitchener's army, and even as the men improve in mind and body under the novel but salutary conditions of camp life, so are their commanders—those of a bygone era—learning much that is novel and salutary.

They are learning the lesson of the Brotherhood of Man.