LETTERS FROM BANK OFFICERS AT THE FRONT

PRIVATE JAMES H. LOVETT, late of the Winnipeg staff, writes from France under date of 5th May, 1915, as follows:

"I received your welcome letter before we left our old billets to take part in the big fight in Belgium. Our regiment had eighteen days in the trenches, first line and reserve. I believe all of the other battalions were placed in much the same way. The Germans made a desperate attempt to break through but so far have not been successful. Three times we were relieved only to be sent back a few hours later to a different position. I did not have my boots off for ten days, some of the boys stood it for about eighteen days. We lost many fine chaps. Cruickshank is in the hospital (not serious), hit by shrapnel in the back. Bean is missing. This brave lad, I believe, was led astray into the German trenches with a party of others by a German spy. Low and Fraser are well. The terrible effects of modern artillery fire can scarcely be described. I did not see as much as a great many of the boys, but what I saw was quite sufficient. We were relieved one morning at 5 a.m. only to be sent back about 10 a.m. to relieve the French who had been driven back by the awful gas; we advanced in files over fields, etc., under a terrific shrapnel fire, and lay right in front of our own guns which had stopped firing for a few moments. They soon started and the gunners shouted for us to lie down. The din was so terrible we could not hear them, and working as we were like mad with our entrenching tools to get under cover we nearly got into trouble. Our very ear drums were almost put out of commission to say nothing of our other risks. We are now out of the trenches resting in our new billets. We marched twenty-two miles night before last over cobblestone roads and in darkness. Nearly two-thirds of the boys had to go into other billets for the night as it was too much after such a long spell in the trenches.

"I conveyed your message to all of the Commerce men here, and all of the boys were impressed with the kindly interest you had taken in their welfare. It was grand news to hear the hockey team had done so well,"

CAPTAIN H. A. DUNCAN, formerly a member of the staff of the Hamilton branch, writes an interesting letter to his father, the Manager at Collingwood, regarding his experience at Langemark. The letter is dated 13th May, 1915:

"You may like to hear something of what happened to my company of the Sixteenth during the battle of Langemark. At about 4 a.m. we reached our