

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager JOHN AIRD, Asst. General Manager

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

BANKING BY MAIL

Accounts may be opened at every branch of The Canadian Bank of Commerce to be operated by mail, and will receive the same careful attention as is given to all other departments of the Bank's business. Money may be deposited or withdrawn in this way as satisfactorily as by a personal visit to the Bank.

G. W. HARRISON, MANAGER

FREDERICTON BRANCH.

ENGLAND DEAR ENGLAND

England dear England, we gladly take the sword,
Buckle on our armor, and follow at thy word.

Not a heart but what is full of loyalty to thee,
Didst thou think we could forget it was thy hand made us free?

England dear England, thy land to us is best,
Never a Canadian born but loves thy Mother breast.

Never shall thy freeborn sons, pursued by thy blood,
Fail thee in thy hour of need in the War God's flood.

England dear England, the land my father's trod,
Many years have passed since then, but well I love thy God.

Devon Drake who sailed the seas, kin to kin of mine,
Though I am Canadian, I'm proud that I am thine.

England dear England, across the waves we go,
Loyal hearts have heard the call, and sail to meet the foe.

All the daughters of our land send us forth with pride,
Shoulder to shoulder, no ties of race divide.

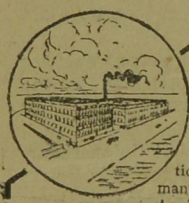
Heaven bless the loyal land, England our own,
Peace and plenty from God's hand o'er our heads thrown.

All thy children are with thee, east and south, and north,
And in their midst on England, Canadian sons stand forth.

NORMA E. SMITH.

IMPATIENT AGE.

Some people seem aggrieved because we can't get the results of all battles by innings.



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DOES INDIA HOARD HER YELLOW GOLD?

Many Millions of Precious Metal Unaccounted For

From time immemorial India has absorbed gold as a sponge absorbs water. The flow of gold to India has always continued. In the last twelve years she has received \$680,000,000 in gold, partly in sovereigns and partly in bullion, in addition to enormous quantities of silver. It all goes into the country, but very little ever comes out. Lord Rothschild observed some years ago that he had noticed that none of the smooth gold bars sent to India from England ever came back. What happens to this great stream of precious metal, which continuously disappears like these rivers in deserts, lands which lose themselves underground?

The testimony of experts is most conflicting. Some say it is hoarded while a few are ready to prove by a formidable array of statistics that it cannot be extensively hoarded. Those who believe that India possesses a vast store of hoarded treasure make the wildest guesses at its probable total. The most popular estimate of the hoarded wealth of India puts the total of \$1,500,000,000, which would amount to five dollars per head of the population; but some credible estimates are far higher. The experts quarrel, again, about the probable effect of India's absorption of gold upon the world's money markets and the prices of commodities. Some say that all gold-using countries benefit thereby, while others, such as Sir Edward Holden, appear to hold that "the drain of gold to India" is a potential menace. The commission while declining to endorse either of these mutually destructive contentions has declared in effect that an increased use of gold in India should not in future be encouraged by the Government, but India already seems disposed to resent this recommendation.

India has been subjected to repeated invasions and innumerable internal wars, and her people have never completely lost their hereditary sense of insecurity. Banking facilities are still sparse, and it would be surprising if Indians did not hoard. Hoarding does not necessarily mean burying in the ground or concealment in the roofs of houses, though those practices are doubtless extensive. Mr. J. M. Keynes, a member of the commission tells a story of a Brahmin in Eastern Bengal who even hoards currency notes in his roof. Once a week he retires privily and spreads them out in the sun to remove the damp. A very large proportion of the hoarded wealth of India is however, in the form of gold and silver ornaments. It is into these ornaments that the bulk of the bullion and sovereigns, as well as much of the silver disappears.

Food For a Life Time

An English scientist with a passion for statistics computed the amount of food that the average man eats in a lifetime. He asserts that in the process of attaining his three score years and ten he eats about fifty-four tons of solid food and fifty-three tons of liquid. He will have eaten 12,000 eggs, 400 pounds of cheese, about four tons of fish, and could it have been all baked at once, a loaf of bread equal in size to an ordinary family hotel. But think of the vegetables devoured! The scientist says a train three miles long would be required to bring a life's supply to the average man.

GERMAN ATROCITIES TRUE SAYS U. S. ARMY OFFICER

New York, Oct. 12.—Among the 1,477 passengers who arrived on the Lusitania from Liverpool today were Henry Breckinridge, assistant secretary of war, and twenty officers of the United States Army, who went to Europe shortly after the outbreak of hostilities on the cruiser Tennessee to assist Americans out of the war zone.

One of the returning officers, Capt. Lebert Coleman, was quoted by the New York City News Association as saying that with the right wing of the allied armies at the battle of the Marne and that there were five million engaged in the battle.

SAYS FAMINE CAUSED RETREAT

"The German retreat was due to lack of food supplies and ammunition," he is quoted as saying. "The Germans will never again get as near to Paris as they have been. The French artillery, as I observed it, was superior to that of the Germans; but the German cavalry was better than that of the French."

"Every Frenchman knows that he is fighting for the existence of his country, and he fights fair."

"I have in my possession a speech the Kaiser delivered in 1910 in which he said that the next war would be war to the death and in which he ordered his men not to accept or give quarter and to take no prisoners. I am told that the speech was repeated by the Kaiser at the outbreak of this war."

PRaises FRENCH

BAYONET CHARGES.

Capt. Coleman was said to have characterized as wonderful the bayonet charges of the French troops at the battle of the Marne.

Capt. Coleman was further quoted as saying that his observations and information, obtained from soldiers of the allied armies, led to the conclusion that the so-called German atrocities were the result of orders from high German military authorities and not the work of individual soldiers.

"Following the retreat of the army of General Von Kluck the Uhlans returned to the field," Capt. Coleman is quoted as saying. "They turned their machine guns upon the wounded lying everywhere, killing them almost to a man. They trod upon other wounded men, who, if they groaned, were shot without pity."

Capt. Coleman is then credited with saying this story was told to him by a wounded French soldier who had been through the experience, but who did not die after being shot.

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CLUES IN MUNICH

Mrs. Clews, wife of the banker, came back today on the Lusitania telling of indignities she had suffered in Germany. She had had her fingerprints taken by the police in Munich. At the dock she refused to discuss "atrocity" stories or anything beyond what she had either seen or heard herself.

"I was stopping at the Savoy Hotel in Carlsbad in August," she began. Two French chefs were employed there. After the troubles began, one day a mob of about three thousand men came to the hotel, dragged these poor fellows out and beat them shamefully.

"I got out of Carlsbad on August 20," she went on "and a train to Munich I observed carefully the conduct of the soldiers and officers. A good deal has been said of German civility to Americans. What there is of it is purely mechanical—obedience to strict orders dictated by policy. I dread to think of what will happen to Americans in Germany when our lack of sympathy with them is thoroughly understood there."

"My fingerprints were taken, and every day I was forced to report to the Munich police station. I had heard that the American flag was a protection, and for the first two days I wore one. As I passed along the streets the soldiers thrust their bayonets fairly into my face."

"The German officers themselves told me that it was true that in Belgium they marched women and children in front of the troops. They said they had been taught that the life of a German soldier is more precious than anything else."

Mrs. Clews summed up her feelings toward Germans as follows: "Huns they are and Huns they'll always be."

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DISPELLED ALL DOUBT

Speaking of the unsophisticated the other night, Congressman Robert L. Henry of Texas smilingly related how a young wife went to a butcher shop to buy a turkey.

The price, the Congressman said, was twenty six cents a pound, whereas the young wife hesitated.

"Isn't twenty six cents rather high?" she timidly queried. "If I remember rightly the price across the way is twenty-three cents."

"With the feet on, I suppose," was the quick response of the butcher.

"No," hesitatingly returned the customer. "I think the feet were cut off."

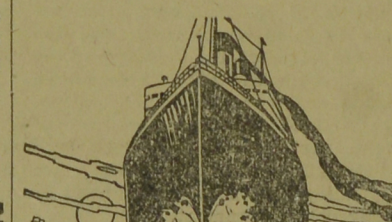
"That's just what I thought!" was the confident declaration of the butcher as he began to wrap up the bird. "When we sell a turkey, madam, we sell feet and all!"

WISDOM FROM FLORIDA

From the Florida Times-Union. The milkman meets many prominent people—coming home.

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City Hall

And at

Colonel Loggie's Office,

Crown Land Department.

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will be received

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Secretary

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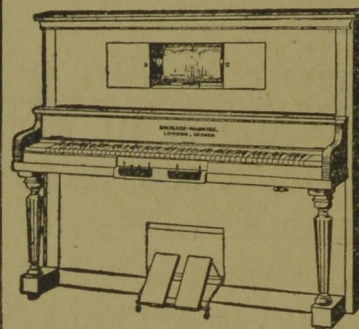
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