

Bank of Hamilton

Surplus, \$1,000,000
Capital, Authorized, \$5,000,000
Capital Paid Up, \$2,500,000

THE MEN BEHIND

A banking institution gets strength as much from the men who direct its affairs as from the actual capital it has. Money deposited in the Bank of Hamilton is guaranteed by men well known for business integrity and acumen—men who value security more than high profits. To this policy is due a surplus which is one-quarter larger than its capital—the result of over 40 years conservative management.

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Jarvis Branch.



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practice self-denial a while if necessary, open a Savings Account in the Union Bank of Canada, and, with the money in hand, at Cash prices? The discounts will help to swell your bank account, and you will have made a good start towards financial independence.

Jarvis Branch, Hagersville Branch

L. E. AVERY, Manager
S. C. ANS, Manager

The Turn of the Tides

There is a tide in the affairs of men which, taken at the flood, leads on to Fortune.

Many Canadian business men are eagerly looking forward to the "turn in the tide" in Canadian trade. Some of them are saying: "Just wait until this war is over—the country will prosper, business will boom, and we will then start advertising on a large scale to get our share of it."

There is a wiser type of man; the man who is acting instead of talking—laying his plans now, so as to have his "boat of business" headed up-stream when the tide turns; advertising now, because he knows that to delay until the war is over is to add a hundred-fold to the opposition his plea for "a share of his business" must encounter.

Public opinion is not to be won "over night." When the Canadian public lets loose its cash, the manufacturers and merchants to whom the golden stream will most freely flow, are those who are busy now creating good will for themselves and their goods.

To take the tide of business at its flood requires, not days, not weeks, but months of preparation. Prepare now—advertise now—if you would later prosper.

Slav Versus the Teuton

Great Struggle For Supremacy That Is Disturbing the Peace of Europe

ARMY OF BRITAIN NOT HUGE FORCE

Small Compared With Continental Establishments.

GENERALS OF EXPERIENCE.

Kitchener and Others Have Seen Service in Egypt, India, China, South Africa and Elsewhere—French Called "Europe's Finest Leader of Cavalry." Territorial Force Available For Home Defense, but Not Considered Match For European Soldiers—Well Supplied With Aeroplanes and Ordnance.

WITH the prestige of centuries of history of successful warfare to its credit in every continent on earth, the British army, comparatively small in size, is expected to give a good account of itself whenever it is called upon for action. Its officers include some of the world's greatest living strategists and tacticians. In Field Marshal Lord

Aitener it possesses a general regarded equal to any now alive. Sir John D. P. French has been called "the greatest cavalry leader in Europe," and others of its men have been tried in the fire of warfare in Egypt, China, Afghanistan and South Africa. Its royal general, the Duke of Connaught, Queen Victoria's soldier son, although aging now, is a warrior who knows the ins and outs of the military game as well as any of his royal relatives in Germany or elsewhere. The men are recruited from all parts of the United Kingdom and Ireland.

The new chief of staff of the British army, who acquired the position in March, 1914, was Sir John D. P. French, who resigned the position in that office in the summer of 1913. His successor is Sir C. W. E. Doughty.

Small Army Compared With Others.

Compared with the gigantic military establishments of the great powers of continental Europe, the British army seems almost pitifully small. Its numbers on a war footing probably do not exceed 750,000. Its smallness is due to two reasons principally: one is the absence of compulsory military service in Great Britain and Ireland and the dependence, such as obtains in the countries on the continent, and the other is the disproportionate attention paid in England to the navy.

The British navy is the strong right arm of the empire, possibly overdeveloped at the expense of the land forces. The army is a comparatively weak left arm, able to deliver a strong blow if rightly directed, but distinctly inferior to the sea force. England is therefore not expected to count for much in mil-

itary operations on land in a general European war. It cannot spare all of its army, of course, to engage in expeditionary work on foreign soil, since it must maintain a sufficient home force, drilled in the use of military weapons, to maintain its shores in case, by the fortunes of war, an enemy should succeed in slipping past the navy and invade the coasts of Britain. But until the dream of the recent novelist, who saw the German emperor seated on the ancient throne at Westminster, comes true the Englishman must trust the main defense of his home to the British power on sea.

The regular army of Great Britain and Ireland on a peace footing numbers 137,500 men. The army reserve strength is 120,000, and the special reserve is 91,000 men. In the territorial force, which corresponds roughly to our American national guard, there are 260,000 men. The regular army maintained in India for the support of the British "rule" in that vast territory is 76,700 men, considered on a war footing. These forces cannot, of course, be seriously depleted for use in a European war, since there have been many rumors of discontent in India with the British rule, and a repetition of the Indian mutiny would weaken the government at home very seriously.

British Forces in the Colonies.

The great colonies, such as the Dominion of Canada, the commonwealths of Australia and South Africa, maintain militia forces, many of whose members are trained soldiers and are available for defense of the home country if called upon. In very recent years Great Britain has formed what is called a "national reserve," but an instrument in that force has carried no obligation of training or service, and the force up to a very recent time was without organization, equipment, arms or uniform. In addition the territorials (militiamen) "are not fit to take the field against continental troops. Their training and equipment are only to be completed after the outbreak of war, and it is expected that some months must elapse before they are ready for service."

Compulsory military service has never met with general approval in Great Britain, although some high army officers have urged it on the nation to meet just such an emergency as that which arose when Austria declared war on Serbia and the entire continent with Great Britain was drawn into the imbroglio.

On May 20, 1913, Colonel J. E. B. Seely, then secretary of state for war, defined the attitude of the government when he stated that "his majesty's government have no intention whatever of adopting a system of compulsory service for fighting units. Far from abandoning the voluntary principle, they intend to foster, encourage and extend it by every means in their power."

The regular British army or first line has as its object the supply of garrisons and field forces for India, Egypt, South Africa and other foreign districts and the maintaining of home battalions to supply defense for the

troops abroad and to furnish expeditionary forces to be completed to war strength by the reserve, it being the function of the special reserve to make good the wastage of war.

The territorial force or second line is intended to defend the home territory without obligation to serve abroad, but with the hope that individuals or units might volunteer for foreign service at need, and to that end officers and men of this force register in times of peace for "imperial service" in war, there being, according to a recent computation before the war fever broke out in Europe, over 200,000 officers and

men. The British army officer is generally considered a keen soldier, with a sense of his duties and responsibilities, although the custom of appointing officers from the so-called "upper" classes has had its usual deleterious effect. Of "Tommy Atkins" much good and bad have been said recently, and his qualities are only to be determined in the crucible of fire. But he has a long and honorable record to sustain him. It is not believed that he is as good physically as his predecessors, since the crowding of the British into the cities has acted injuriously on the physique of the recruits for the army.

The British artillery is made at home, at Woolwich and elsewhere. The British guns and ammunition are highly rated by experts.



Photo by American Press Association. FIELD MARCHAL LORD KITCHENER.

man who had so registered and were consequently available for such service.

The total number of effectives of all branches of the service on Jan. 1, 1913, was put at 724,181.

Organization of the Army.

The organization of the British regular army, considered by arms, is as follows:

Cavalry, thirty-one regiments, divided into three household cavalry, seven of dragoon guards, three of dragons, six of lancers and twelve of hussars. There are five cavalry depots to train the recruits to post and draft for regiments and to take care of matters connected with the reserve and mobilization. The various regiments are also connected in pairs, and the regimental establishment consists of 604 men and 554 horses, plus eighty-three horses boarded out. This number it was planned to increase to 120. In the colonial peace establishment the numbers are 600 men and 472 horses, while in the Indian establishment the numbers are 624 men with about 605 horses. The war establishment in the field was for home and colonies 534 men and 568 horses, and for India 478 men and 508 horses.

In 1913 there was a recasting of the field artillery organizations at home, due to the return from South Africa of a number of units that had been in colonial service. Various changes were made to increase the efficiency of this arm of the service. The total number of service batteries and companies at home and abroad is twenty-five batteries, 135 field, nine mountain, ninety-seven garrison companies, including twelve heavy batteries.

The infantry of the British army consists of four regiments in the brigade of guards, comprising nine battalions; sixty-seven regiments of infantry of the line and two rifle regiments, with a total of fourteen battalions. The normal composition of a line regiment has been two battalions, but in 1913 it was decided to establish four battalions of each regiment, and steps were taken to carry the measure into effect.

Exclusive of the Indian army there are eighty-five troops, companies and other formations of engineers for field bridging, searchlight, railway, survey and similar duties. A new army signal force was formed recently, composed of royal engineer wireless and telegraph men and infantry and cavalry signalers. The army service corps was organized in eighty companies, in-

cluding 675. A new transport system for mechanical transport, the supply and four remount companies.

Position for FALL and WINTER

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Grand Trunk Railway System TIME TABLE

No 63 to Hamilton	Departs 7:40 a.m.
No 21 to Hamilton	.. 8:25 a.m.
No 23 to Hamilton	.. 10:30 a.m.
No 21 to St. Thomas	.. 8:42 p.m.
No 23 to St. Thomas	.. 9:28 a.m.
No 42 to Caledonia Junction	.. 5:30 p.m.
No 44 to Caledonia Junction	.. 10:30 p.m.
No 44 to Port Dover	.. 8:42 p.m.
No 62 to Port Rowen via Pt. Dover and Simcoe	Departs 7:10 p.m.

TENTS EMPLOY SEWED

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During January, we will sell any Just Wright Shoes in stock at \$4.50. Come in and get our prices on our Coon Skin and Dog Coats. These we will sell during January at a BIG reduction. All Mufflers on Sale at low prices.

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