BANK OF N.S.W.
ROLL OF HONOUR
Bank of New South Wales
Head Office: George Street, Sydney
BANK OF NEW SOUTH WALES
ROLL OF HONOUR

SYDNEY, NEW SOUTH WALES
AUSTRALIA
1921
FOREWORD

“"The whole earth is the sepulchre of heroes. Monuments may arise and tablets be set up to them, but on far-off shores there is an abiding Monument that no pen or chisel has traced. It is graven not in stone or brass, but on the living heart of humanity. Wherefore I will not condole with the parents and relatives of our illustrious dead. I will rather bid them lift up their hearts.””

—Pericles, in his oration over the Athenians slain in battle.

In August, 1914, the character and the purpose of the enemy were betrayed in the invasion of Belgium. For hundreds of years that unhappy territory had been trampled by the contending armies in every great War; but for nearly a century its people had lived in peace and security under the guarantee of the great Powers. The treachery of Germany’s first act of war shocked the whole world. Not only Belgium was invaded; not only France was imperilled; the enemy’s blow was aimed at the principles of honour on which civilisation is based. The German sword was unsheathed for the destruction of the weak by the strong; for the ruthless assertion of Might against Justice. With a German triumph in prospect, the moral progress of mankind was about to be thrown back thousands of years.

Britain plunged into the War for one vital and inevitable reason—the world had to be saved from the tyranny of Prussian bayonets, the honour of great nations had to be preserved, and the peaceful existence of small nations made secure. No British Government could have hesitated to declare war on the side of Belgium and of France. England was still the England of Wordsworth—“Dearly must we prize thee, we who find in thee a bulwark for the cause of men.” No conqueror, aiming at the overlordship of the world, but has broken his sword against the spirit and the strength of England.

When Britain flung her all into jeopardy against Germany, no appeal was made to the British Dominions; it was for them to fight or look on as they chose. But in the Dominions blazed instantly the flame of passion against tyranny, and their armies rallied as if to the defence of their own country.
What was done by Australia and New Zealand is still amazing, and is an episode unique in the history of the world. Out of Australia’s total population of five millions and New Zealand’s one million, armies totalling more than 500,000 men from first to last were put into the field, obeying no call from Britain save that of common race and common purpose. These armies, themselves many times larger than any army which ever crossed an ocean in previous history, were transported the whole width of the world to their field of battle.

At home in Australia, civilians undertook War work and shouldered vast taxation as though the struggle were upon their own shores.

The grim terrors of the War were well understood by Australian volunteers. All the Australians and New Zealanders were men of trained and educated mind who appreciated what they would face. Some nations sent into the war a dull and illiterate peasantry; others used half-savage auxiliaries; the men from the Dominions went into the trench knowing that it was a cess-pool and a shambles, full of death and disease and mutilation. Not the spirit of adventure but the spirit of sacrifice carried them to the battle-field. “Our sons have shown us God,” says H. G. Wells, defining this phase of the dreadful conflict. It is one of the splendid results of the deliberate martyrdom of sixty thousand Australian dead.

Their tragedy was sublime. Their monuments are in many countries across many seas, but their greatest memorial is “graven on the living heart of humanity.” Resourceful in every point of danger, formidable in every assault, and capable of discipline without the loss of initiative, they carved for Australia an eternal record in the history of the human race. As in all noble sacrifice, their gain for their country becomes immeasurably greater than its loss. To the men who enlisted we owe a debt which can never be repaid, but should never be forgotten. Upon their suffering, upon their wounds and their death is built our nationhood. What they dared and what they endured strengthened the bonds between us and the British race in memories and sympathies which a thousand years will not weaken.

Australian and New Zealand soldiers came from every kind of civilian occupation. The navvy with his shovel, the clerk with his pen were comrades when they held the rifle or the bomb. Every mercantile office is proud of its representatives at the War. Every business corporation wishes to create some memorial for those who left its service to go into the stern service of battle.

This book, though perishable as are all such monuments, is intended as a record of all officers of the Bank of New South Wales who enlisted in the British armies. It contains detailed
reference to those who lost their lives, or won promotion or decoration for their services. The Bank is proud of the fact that as many as 793 officers enlisted from the Head Office and nearly every branch in Australia, New Zealand, Fiji, Papua, and London, out of a staff of 1750 men.

Many other members of the Bank’s staff would like to have served in the War, but were prevented from doing so by age, physical disability or other good reason. Upon them an additional burden was cast, but this was cheerfully borne, and where practicable the assistance of women clerks was obtained. The Bank was thus enabled to carry on without inconvenience to the public.

Wherever this book lies on a table or stands on a shelf, it will speak history—the history of nearly eight hundred men who could follow duty into the mouth of hell, the history of Australian manhood which proved itself the bravest of the brave; and the history of human freedom which would not perish from the earth.

The meteor flag which rose in victory above the roaring flame of battle was the flag of liberty against tyranny, of righteousness against crime, of duty against dishonour. Its glory is shed upon a book like this; which, though it be but a plain thing of paper and ink, is splendid because of the eight hundred names written in it, and those of the eight hundred who lie dead but unforgotten.

ERRATUM
5th line, page 7, read 1880 men in place of 1750.
LIST OF OFFICERS
of the Bank of New South Wales
Who Enlisted for Active Service in the War of 1914-1918

The names of those who lost their lives during the War or were promoted or decorated
are printed in black-faced type, and their biographies follow in the body of the book

ABERCROMBIE, R. J. ... Adelaide
AIRD, P. J. ... Head Office
ALDERDICE, S. M. ... Head Office
ALEXANDER B. H. ... Grafton
ALFORD, G. B. ... Goulburn
ALLAN, M. McL. ... Kalgoorlie
ALLEN, A. S. ... Haymarket
ALLEN, F. E. ... Beechworth
ALLEN, G. F. ... Rozelle
ALLEN, L. G. F. ... London
ALSTON, F. P. ... Murrumburrah
ANDERSON, J. L. G. ... Roma
ANDERSON, R. C. ... Guyra
ARCHER, H. A. L. ... Yerong Creek
ARCHIBALD, ROBT. ... Wellington (N.Z.)
ARMITAGE, J. W. ... Scone
ARMSTRONG, D. G. ... Corowa
ARMSTRONG, N. G. ... Bowen
ARMSTRONG, T. G. ... Melbourne
ARNOLD, E. C. ... Walgett
ARUNDEL, JOE ... Maldon
ASTILL, JOHN ... Chinchilla
AVERY, L. E. ... Emmaville
AYLiffe, G. B. ... Adelaide

BAIN, DONALD ... Melbourne
BAIN, GEORGE ... Melbourne
BAKER, G. D. ... Albury
BAKER, KENNETH ... Newcastle
BAKER, T. C. R. ... Adelaide
BALFOUR, N. B. ... Napier
BALL, F. O. ... Port Adelaide
BANKS, NORMAN ... Rockhampton
BARNARD, G. C. ... Adelaide
BARNES, J. R. ... Grafton

BARNIER, W. N. ... Melbourne
BARRETT, O. S. ... Head Office
BARTHOLOMEW, N. J. ... Auckland
BARTON, E. A. ... Stockinbingal
BAWDEN, THOS. ... Lismore
BEATTIE, J. N. ... Auckland
BECKETT, H. N. ... Marton
BECKETT, MIDDLETON ... Christchurch
BEGG, W. J. A. ... Jamestown
BELFORD, W. G. ... Toowoomba
BELL, F. B. ... Auckland
BENNETT, E. S. ... Levuka
BENNETT, HERBERT ... Linton
BENNETT, H. I. ... Warra
BERRY, B. C. ... Newtown
BERTRAM, D. F. ... Gunnedah
BERTRAM, H. A. ... Lismore
BLACK, REGINALD ... Sydney
BLACKMAN, GORDON ... Boggabri
BLAIR, S. A. ... Jerilderie
BLAKELEY, J. B. ... St. Arnaud
BLANCHETT, ROY ... Lawrence
BLAYNEY, A. N. R. ... Richmond (V.)
BLOODWORTH, R. J. ... Portland
BOARD, W. W. ... Melbourne
BODDINGTON, A. O. D. Wellington (N.Z.)
BOLLINGER, G. W. ... Hastings
BOOT, N. J. ... Cootamundra
BOOTH, H. B. H. ... New Plymouth
BOUCHER, H. W. J. ... Perth
BOURNE, G. H. ... Brisbane
BOWD, P. L. ... Armidale
BOWEN, C. J. ... Queanbeyan
BOWEN, C. P. ... Palmerston North
BOYD, ANDREW ... Chiltern
BRABANT, R. C. S. ... Auckland
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TOPE, WM. .. Launceston
TRATHAN, L. J. .. Melbourne
TREGEAR, A. H. .. William St.
TRIMBLE, H. F. .. Aramac
TRIMBLE, T. H. .. Cooroy
TRUNDLE, V. C. .. Rockhampton
TUCKERMAN, R. W. S. .. Portland
TUFFLEY, H. J. .. Longreach
TUNSTALL, J. S. .. Cambooya
TURNER, E. A. .. Melbourne
Twyford, J. G. .. Goulburn
UNDERWOOD, J. J. .. London
UPWARD, A. S. .. Melbourne
VAGG, S. P. .. Stockinbingal
VALPY, J. A. .. Kawakawa
VAWDON, H. L. W. .. Bendigo
VIRGO, D. C. .. Adelaide
VOLLER, J. R. .. London
VOSS, R. D. .. Western Branch
WADDINGTON, E. B. .. Hastings
WADIE, HENRY .. Head Office
WALKER, E. P. .. Sydney
WALKER, G. W. .. Sydney
WALKER, H. L. .. Head Office
WALKER, J. H. .. Moama
WALKER, L. E. .. Melbourne
WALKER, W. L. .. Townsville
WALLERS, C. J. .. Auckland
WARBURTON, C. W. .. Dungog
WARD, R. G. .. Head Office
WARREN, L. A. .. Auckland
WATERS, H. R. .. Fortitude Valley
WATSON, H. R. .. Brisbane
WATSON, J. S. .. London
WATT, G. B. .. London
WEARNE, W. A. S. .. Wellington (N.Z.)
WEBB, E. S. .. London
WEBSTER, H. R. I. .. Head Office
WEBSTER, I. T. .. Wanganui
WELSH, JOHN .. London
WEST, D. V. .. Head Office
WESTMACOTT, A. F. .. London
WHEELER, J. E. .. Head Office
WHEELING, J. W. .. Roma
WHITE, G. B. .. Murwillumbah
WHITE, NICHOLAS .. London
WHITLA, G. M. J. .. Maryborough
WILLIAMS, GASCOYNE .. Cloncurry
WILLIS, H. E. .. Rawene
WILLOUGHBY, A. H. .. Melbourne
WILSHIRE, V. O. .. Head Office
WILSON, C. W. .. Ipswich
WILSON, E. S. .. Head Office
WILSON, R. B. .. London
WINTER, A. L. .. Inglewood (N.Z.)
WISDOM, F. A. .. Inverell
WITTS, W. C. V. .. Urana
WOLFE, R. M. .. Geelong
WOOD, C. G. .. Forbes
WOODS, W. H. R. .. Head Office
WOODWARD, E. H. .. Young
WOODYATT, M. L. .. Gympie
WOOLARD, W. H. .. Gunnedah
WRIGHT, K. P. .. Napier
YELLAND, ERNEST .. Fortitude Valley
YOUNG, E. S. .. Adelaide
SECOND-LIEUTENANT GORDON BERESFORD ALFORD

1st Battalion, A.I.F.

GORDON BERESFORD ALFORD was born at Toowoomba, Queensland, on 18th February, 1885, the son of Mr. Chas. Geo. Alford, Chief Inspector of the Bank of New South Wales, and descendant of a well-known English family which included Dean Alford, a distinguished scholar and author, Bishop Alford, of Hong Kong, and Canon Alford, of Bristol Cathedral, who was a chaplain-captain during the war.

Gordon Beresford Alford was educated at the Fort Street School, Sydney, and joined the Bank's staff at Head Office in July, 1902. In the following month he was transferred to the Sussex Street, Sydney, Branch; on 1st January, 1903, to Eden, New South Wales; in June, 1905, to Goulburn, where, later on, he was appointed teller. In August, 1910, he went back to Eden; was transferred to Wellington, New South Wales, in May, 1911; and in November, 1913, was sent again to Goulburn as accountant.

He enlisted in September, 1915, and went into training at the military camp, Liverpool, New South Wales, and was gazetted second-lieutenant in the 16th Reinforcements of the 1st Battalion of the A.I.F.

On reaching France Lieut. Alford went straight to the front and was engaged in the battles of the Somme. On 23rd July, 1916, he was with his battalion at a position near Pozieres, and while leading his company during the night was hit by enemy
shrapnel and badly wounded. After treatment in the hospital at Rouen he was sent to England, and while a patient at the Empire Hospital, London, he died from the effect of his wounds on 12th August, 1916.

The following letter was received by Lieut. Alford's father from the Private Secretary to the Governor-General of Australia:—

"I am desired by His Excellency the Governor-General to transmit to you the following message from their Majesties the King and Queen: 'The King and Queen deeply regret the loss you and the army have sustained by the death of your son in the service of his country. Their Majesties truly sympathise with you in your sorrow.'

"In addition to the above message I am desired by the Governor-General to express their Excellencies' heart-felt sympathy with you on the death of this gallant officer who fell fighting for his country and the Empire."

Lieutenant Alford's commanding officer also wrote:—

"I want you to know of the sympathy of his brother officers and myself in your loss, and trust that the knowledge that your son had done his duty well, both in his work in the battalion and especially when he led his men in the attack on Pozieres where he was wounded, will help you to bear your loss."
LIEUTENANT MORTON McLEOD ALLAN
12th Battalion, A.I.F.

MORTON McLEOD ALLAN was born at Kadina, South Australia, on 28th February, 1894, the son of the Rev. Thomas Allan, Methodist minister, and Mrs. Emma Allan.

After receiving a public-school education he entered a business college for a term, and joined the service of the Bank at Fremantle, W.A., on 10th April, 1910. In May of the following year he was transferred to Perth, and thence to Kalgoorlie in August, 1914.

He enlisted in December, and embarked in April, 1915, having then attained the rank of sergeant. After the Somme battle of July, 1916, in which he took part, he was recommended for a commission, and proceeded to the Gales School of Instruction, in Scotland. He was gazetted lieutenant in October, and re-joined his battalion in France. After eleven months of further service at the front, he was killed by an enemy shell in Polygon Wood on 20th September, 1917.
ANGUS SUTHERLAND ALLEN, the son of Mr. and Mrs. V. F. Allen, was born at Moruya on 21st April, 1896. He was educated at Petersham S. P. School, and entered the service of the Bank at the Haymarket Branch on 24th October, 1913.

Three weeks after the outbreak of war he enlisted at Randwick, N.S.W., and embarked with the first convoy on 19th October, 1914. He took part in the landing at Gallipoli; and remained on the Peninsula throughout the campaign, returning to Egypt in December, 1915, as a lance-corporal. After a fortnight at the school of instruction at Tel-el-Kebir he rejoined his battalion for embarkation to France, and received his corporal's stripes in May, 1916. Three months later he was gazetted 2nd-lieutenant, and lieutenant early in 1917. In July he proceeded to England and spent the rest of the year with the 1st Training Battalion, and at various schools in instruction, qualifying as "instructor" at the Southern Command Gas School.

On 6th January, 1918, he rejoined his battalion in France, and in June took over command of his company in the Merris area and was appointed temporary captain. On 11th July he was severely wounded when in action in front of Merris, and died at Ebblinghem on 21st July.
Two months before his death Captain Allen had been awarded the Military Cross for brilliant services rendered to his battalion during the strenuous fighting in front of Meteren and Merris. The achievement which won him this distinction is described in the official report in the following terms:

"For conspicuous gallantry and devotion to duty in establishing an observation post. Though frequently subjected to heavy shell and machine-gun fire, he made constant reconnaissances, and never failed to keep his battalion well posted with information. He so successfully organized his snipers that at least twenty-five of the enemy were accounted for."

BOMBARDIER LIONEL GEORGE FIFE ALLEN
Royal Artillery

LIONEL GEORGE FIFE ALLEN was born on 11th February, 1893, and entered the London Office of the Bank on 1st January, 1914. He enlisted in the Royal Artillery.

No further particulars of Bombardier Allen’s career are available, nor have we been able to obtain his photograph.
FRANK PAGE ALSTON, the son of Mr. Arthur and Mrs. Elizabeth Alston, was born at Ballarat, Victoria, on 7th August, 1893. He was educated at Warrnambool College, and entered the service of the Bank at Corowa on 8th August, 1911. He was transferred in November, 1912, to Lockhart, and to Murrumburrah, as assistant, in 1913.

He enlisted in August, 1915, and left Australia on 28th January, 1916, for Egypt, where he remained for a month and then proceeded to France. He was on active service there until the end of the war, having received promotion to the rank of sergeant in September, 1917. He left France for Australia in March, 1919, and was discharged in the following September.
CAPTAIN ROBERT CHRISTIAN ANDERSON, M.C.
17th Battalion, A.I.F.  76th Punjabis, Indian Army

ROBERT CHRISTIAN ANDERSON, son of Mr. Andrew Christian and Mrs. Catherine Agnes Anderson, was born at Newcastle, New South Wales, on 12th March, 1894.

He was educated at the Superior Public School at Ballina, and joined the service of the Bank on 2nd December, 1912, at Casino, N.S.W. On 3rd May, 1913, he was transferred to Guyra, and enlisted on 15th December, 1914, from that Branch.

He obtained his commission in the 17th Battalion, and sailed on 12th May, 1915. After service in Gallipoli and France he was promoted to the rank of captain on 12th February, 1917.

A year later he was transferred to a permanent commission in the 76th Punjabis, Indian Army, and was recently awarded the Military Cross for conspicuous work whilst fighting in Waziristan, North Western Frontier, India.
JACK WILFRED ARMITAGE, the son Mr. Edward and Mrs. Bridget Armitage, was born at Maryborough, Queensland, on 2nd December, 1895. He was educated at the Boys’ Grammar School in Maryborough, and joined the service of the Bank in that town on 10th September, 1912. He was transferred to Scone in April, 1914.

He enlisted in December, 1915, and received his sergeant’s stripes with the 42nd Battalion in June, 1916. In September of the following year he was promoted to the rank of company sergeant-major and warrant-officer, class II. In January, 1919, he was appointed regimental sergeant-major and warrant-officer, class I. He had been on active service in France for nearly three years.
DONALD GOLDSMITH ARMSTRONG, the son of Mr. Henry James and Mrs. Emma Isabel Armstrong, was born at Kyneton, Victoria, on 29th June, 1893. He was educated at the Kyneton Grammar School and the Scotch College, Melbourne, and entered the service of the Bank at Melbourne on 13th June, 1912. He subsequently served at Rochester in November, 1912, and Corowa in 1913.

He enlisted in May, 1915, and embarked with the 9th Reinforcements, 5th Battalion, on 10th September. He landed in France in April, 1916, and was transferred to the Machine-Gun Section in the following month.

In August he was promoted to the rank of lance-corporal and transferred to the 21st Battalion in February, 1917. In April of that year he attended an Officers' Training School at Cambridge, and received his commission on 2nd August, 1917. Two months later he was killed in action at Broodseinde, on 9th October, 1917. Captain H. C. Sandford, writing about Lieutenant Armstrong's death, said:—"He was one of my company officers, and I found him a very capable and brave leader, and felt his loss very much."
MAJOR NORMAN GARNET ARMSTRONG
9th Battalion, A.I.F.

NORMAN GARNET ARMSTRONG was born on 29th July, 1885, at Mount Perry, Queensland, the son of Mr. Octavius Armstrong and Mrs. Jessie Augusta Armstrong. He was educated at the South Brisbane State School and the Brisbane Grammar School.

Entering the Bank’s service on 16th January, 1904, at Brisbane, he was appointed ledger-keeper on 1st January, 1908, and in September, 1910, transferred to South Brisbane as teller. In the following January he returned to the Brisbane office and was sent to Bowen, Queensland, in August, 1913.

In August, 1914, Norman Armstrong went to Thursday Island for garrison duty as provisional second-lieutenant in the 2nd Infantry. On returning he enlisted in the A.I.F. (18th June, 1915), and left Australia with the 2nd Reinforcements for the 25th Battalion. He was promoted to lieutenant in August, 1915, and while in Egypt in the following January he was transferred to the 9th Battalion. He went on to France, and in July, 1916, was promoted to captain. In October, 1918, he obtained his majority.
JOE ARUNDEL, the son of Mr. and Mrs. Joe Arundel, of Warragul, was born in that town on 28th February, 1892. He was educated at the Scotch College, Melbourne, and entered the service of the Bank in Melbourne on 7th May, 1910. His subsequent transfers were:—To Kyneton, in June, 1911; St. Arnaud, in September, 1911; Mansfield, in September, 1912; Maldon, in August, 1914.

He enlisted on 14th July, 1915, and saw service in Egypt and France with his battery (The 2nd Medium Trench Mortars). He received promotion to the rank of corporal in December, 1917.
PRIVATE GEORGE BRYANT AYLIFFE
27th Battalion, A.I.F.

GEORGE BRYANT AYLIFFE, the son of the late Mr. H. C. H. and Mrs. Leonara Mary Ayliffe, was born at Glenelg, South Australia, on 10th March, 1897. He was educated at St. Peter's College, Adelaide, and joined the service of the Bank in Adelaide on 9th May, 1914.

He enlisted on 18th May, 1915, and embarked a week later, joining the 27th Battalion and proceeding to Gallipoli. There he was wounded and sent to hospital at Malta. After convalescence he was offered a position in the hospital, but refused it, and was sent to France.

After three months' service he was killed instantly while attending to wounded in a dug-out near Messines on 29th June, 1916.
DONALD BAIN, son of Mr. George and Mrs. Milly Bain, was born at Malvern, Victoria, on 14th July, 1887. He was educated at Longwarry and Tally-Ho State Schools, and joined the service of the Bank on 20th April, 1912, as a messenger at Melbourne.

Enlisting on 23rd July, 1915, he saw service in Egypt, France and Belgium, and fought at Pozieres, Bapaume, the three Battles of Passchendaele, Lagnicourt, Bullecourt, Villers-Bretonneux, and other engagements.

While serving as linesman, in 1917, he was awarded the Military Medal for conspicuous gallantry. His action is recorded in the official records in the following terms:

"For conspicuous gallantry and devotion to duty. At Broodseinde on 9th October, 1917, this linesman laid a telephone wire overland through extremely heavy shelling. Though sniped at incessantly and subjected to machine-gun fire, he continued at his work, and throughout the whole of the operation and the succeeding night he maintained communication and repaired breaks.

"His work proved of the utmost value, and information came quickly back to headquarters, thus facilitating the conduct of the operation."
PRIVATE GERALD DOUGLAS BAKER

14th Battalion, A.I.F.

GERALD DOUGLAS BAKER was born in Melbourne on 26th April, 1892, the son of Mr. Gerald Thomas Baker and Mrs. Katie G. F. Baker. He was educated at the Grange Preparatory School and at the Church of England Grammar School, Melbourne.

He entered the Bank of New South Wales on 11th April, 1909, joining the branch at Flinders Street West. In December, 1911, he was transferred to Kyneton, and to Ballarat a year later. He went on to Albury in 1913, and became teller in that branch in April, 1914.

He enlisted on 10th December, 1915, and embarked soon afterwards with the 15th Reinforcements of the 14th Battalion. He had only been in Egypt a few months when he was attacked by heat-stroke and died on 16th May, 1916, at Tel-el-Kebir.
THOMAS CHARLES RICHMOND BAKER was born at Smithfield, South Australia, on 2nd May, 1897, and was the son of the late Richmond Baker and Mrs. A. M. Baker. He was educated at St. Peter's College, Adelaide, and joined the service of the Bank in that city on 2nd February, 1915.

He enlisted on 15th July, 1915, and embarked four months later with the 16th Battery of the 6th (Army) F.A. Brigade. Having served with this unit for some years he entered the Australian Flying Corps, and was gazetted second lieutenant in the 4th Squadron, A.F.C., in March, 1918, and first lieutenant in July. Four months later he had risen to the rank of flight-commander captain, only a few days before he met his death whilst fighting ten enemy aeroplanes single-handed.

Captain Baker had been awarded the Distinguished Flying Cross and the Military Medal and Bar, and recommended for the Distinguished Service Order. His flying record is one of extra-
ordinary brilliance, and his skill and natural gifts as a leader were admired by everyone with whom he came in contact.

"He was one of the bravest officers I have ever had in this squadron," wrote his commanding officer afterwards. "His loss was very keenly felt by the whole squadron, for he was extremely popular and looked up to by all the other pilots, chiefly on account of his brilliant leadership."

The following account is extracted from an article in the Adelaide "Register," on Captain Baker, written by Mr. Stanford Howard, of the 4th Squadron, A.F.C.:—

"He commenced flying in January, 1918, and from the outset showed abilities as a pilot far above the average. When he received his wings, in April, 1918, he was offered a position as flying instructor, but this post he declined, preferring to go to France and fight, rather than take the comparatively safe job of instructing. He joined the 4th Squadron in June, 1918, and his sterling qualities were soon recognized. After very little experience he was leading patrols, a responsible position, as the responsibility of the whole patrol devolves upon the leader. In July he downed his first Hun, and having, so to speak, tasted blood, his progress was amazing. He grew utterly fearless, and in his wonderful confidence in himself and his machine, he went into such corners from which only miracles could save him, and these miracles he achieved. After two and a half months with the fighting squadron he had seven Huns to his credit, and also two hostile observation balloons. His tactics in the air showed great originality, and on several occasions he saved his patrol from destruction by timely moves and counter-moves. He was the friend of all inexperienced pilots, because they knew that with Baker leading they would not be left long in any predicament. In a scrap, or 'dog fight,' as we called them, his machine could be seen here and there, always to the help of those in difficulties. For his excellent work he was awarded the Distinguished Flying Cross, and was also recommended for the D.S.O., but his untimely end prevented the award of the latter, as the higher command desired to watch his development still further before granting him this honour. He met his death in the defence of others from the attacks of greatly superior numbers, and he went down, as might be expected, colours flying, fighting to the last. His total bag of Huns was fifteen machines and four balloons, and it is a splendid record. Let me say in conclusion that no news was received with greater concern by the pilots of our squadron than the news of the death of Richmond Baker. He left a splendid memory, of which his family is justly proud, and in this pride all grateful South Australians should share."
NORMAN BUCHANAN BALFOUR, was born on 26th September, 1894, at Napier, New Zealand, and was the son of Mr. Thomas Waitt Balfour, formerly Manager of the Bank of New Zealand, Napier, and Mrs. Balfour. He was educated in that town at the Boys' High School, and joined the service of the Bank of New South Wales there on 18th January, 1911. He was ledger-keeper when he enlisted on 17th August, 1914.

He joined up with the Main Body Signallers, and took part with them in the Gallipoli landing on 25th April, 1915. He remained on the Peninsula until he was wounded on 20th August, and sent to England for convalescence. Released from hospital after the evacuation, he proceeded to France and joined his battalion—the First Wellington Infantry. For a time he acted with the Machine Gun Section, but when there was a call for volunteers for the Signallers, he rejoined his old unit, and remained with them until he met his death on 7th June, 1917, during the Battle of Messines.

From the reports of his comrades it appears that Signaller Balfour went forward to lay a communication line in the front line trenches, and succeeded in getting into conversation over the wire with his section. Suddenly he stopped speaking, and it was found later that he had been killed instantly by a shrapnel bullet in the head.
CORPORAL FRANK ORMAN BALL
29th Battery, Field Artillery, A.I.F.

FRANK ORMAN BALL, the son of Mr. and Mrs. Charles Ball, of Port Lincoln, was born at Smithfield, South Australia, on 18th March, 1896. He was educated at the Gladstone High School, South Australia.

He joined the service of the Bank on 1st September, 1914, at Adelaide, and was transferred in the following year to the branch at Port Adelaide.

He enlisted on 4th August, 1915, and embarked on 20th April, 1916. He was promoted to the rank of corporal a little more than a year later, and received his discharge on 28th October, 1918, exactly a fortnight before the Armistice was signed.

His unit was the 29th Battery, Australian Field Artillery.
LIEUTENANT JOSEPH NESBITT BEATTIE, M.S.M.
Samoan Expeditionary Force and 1st Battalion N.Z. Rifle Brigade.

JOSEPH NESBITT BEATTIE was born in Brisbane, Queensland, on 27th December, 1894, the son of Mr. George Beattie and Mrs. Margaret Beattie. He was educated at the Southport High School, and the Auckland Grammar School, New Zealand.

He entered the service of the Bank at Auckland, New Zealand, on 20th December, 1911.

Joseph Nesbitt Beattie enlisted on 6th August, 1914, as a member of the Expeditionary Force which captured German Samoa. He was afterwards in the 1st Battalion of the New Zealand Rifle Brigade, and was promoted to sergeant, being in action in Tripoli against the Senussi, and in France until 1917. For his services he was awarded the Meritorious Service Medal, and was promoted to lieutenant.
RIFLEMAN MIDDLETON BECKETT
2nd Battalion, N.Z. Rifle Brigade.

MIDDLETON BECKETT, the son of Mr. and Mrs. W. M. Beckett, was born at Norsewood, Hawkes Bay, New Zealand, on 17th August, 1896. Educated at Takapau Collegiate School, Wanganui, he entered the Bank's service on 5th September, 1912, at Napier, New Zealand, and was transferred to Christchurch on 8th January, 1915.

He left New Zealand with the 2nd Battalion Rifle Brigade, and served for about six months in Egypt. After the evacuation he went on to France, and met his death on 28th May, 1916, near Bailleul, while acting with a wiring party in No Man's Land.

As the party climbed over the parapet just upon dark, the enemy opened a light bombardment, and as the wiring party returned to seek shelter behind the parapet, Rifleman Beckett was struck by a shrapnel bullet. For a time he did not seem to be badly wounded, and he was able to talk to his stretcher-bearer, but by the time the ambulance arrived his voice and strength were failing, and he never rallied.
PrivatE herbert Bennett
8th Battalion, A.I.F.

Herbert Bennett was born at Ballarat, Vic., on 24th June, 1890, the son of Mr. and Mrs. Alfred Bennett. He was educated at the Urquhart Street State School, Ballarat, and entered the Bank's service in that city at the age of seventeen.

From the time he joined the Bank on 15th February, 1907, until he left to enlist, he made steady progress, being appointed ledger-keeper at Rochester in December, 1909; assistant at Corryong in June, 1911; at Germanton in April, 1912; and he went to Chiltern in October, 1913. On 18th August, 1914, he was appointed teller at Linton, Victoria, and retained that position until he left to enlist.

Herbert Bennett joined the A.I.F. on 20th February, 1915, and went into training at the Ballarat Camp. He left Australia in the transport “Suffolk,” and was in Egypt for three weeks.
before being sent on to France as a member of C Company (No. 5037) of the 8th Battalion. He served in the same company as a private until the time of his death. Promotion was offered to him, but he refused to leave his work in the ranks. As stretcher-bearer he won the praise of his officers for devotion to duty.

After a hard night's work, bringing in the wounded, Herbert Bennett was waiting for orders at Company Headquarters, near the sunken road across Ypres-Roulers railway line, and within sight of Passchendaele, when a high-explosive shell killed him and two comrades. He was buried in a French cemetery near by.
LIEUTENANT REGINALD BLACK, M.C.
6th Light Horse Regiment, A.I.F.

REGINALD BLACK was the son of The Hon. Reginald James Black, M.L.C. (a Director of the Bank of New South Wales) and Mrs. Eleanor Black. He was born in Sydney on 4th July, 1885, and was educated at the Church of England Grammar School, North Sydney.

He enlisted in December, 1914. Leaving Sydney as a trooper in the 6th Light Horse Regiment, he was promoted to a commission on the field at Gallipoli. He went to Palestine with the Light Horse, and while making a special survey on 16th August, 1917, was shot by an enemy sniper at Beersheba and died the next day at Rafa.

Lieutenant Black had been twice mentioned in despatches, and the news that he had been awarded the Military Cross reached his commanding officer one hour after his death.
LANCE-SERGEANT ARTHUR NOEL RUSSELLE BLAYNEY
58th Battalion, A.I.F.

ARTHUR NOEL RUSSELLE BLAYNEY was born at St. Kilda, Victoria, on 21st May, 1898. He was the son of Mr. Oliver Blayney and Mrs. Blanche Maud Blayney, and was educated at the Brighton Grammar School and the Church of England Grammar School, Ballarat.

He joined the service of the Bank on 12th April, 1915, at Flinders Street West, and on 12th April, 1916, was transferred to Richmond, Victoria.

In May, 1916, he enlisted at the age of eighteen, and embarked with the 6th Reinforcements of the 58th Battalion on the "Nestor," his number being 2745.

He was promoted to the rank of lance-sergeant in August, 1916, and was killed in action by shell fire on 26th September, 1917, while defending the line at Polygon Wood, near Ypres.
TROOPER RAYMOND JOHN BLOODWORTH
6th Regiment, 2nd Light Horse Brigade, A.I.F.

RAYMOND JOHN BLOODWORTH was born on 12th October, 1896, at Coonamble, New South Wales, the son of Mr. John Andrew Bloodworth and Mrs. Ellen Bloodworth. A private tutor gave him his first lessons on a station near Coonamble, and later on he went to the Public School in the township.

He joined the Bank's staff on 2nd December, 1913, at Dubbo, and was sent to Portland on 16th February, 1914. On 20th February, 1915, he enlisted and was allotted to A Squadron, 6th Regiment, 2nd Light Horse Brigade.

He went with his regiment to Gallipoli and served there until the evacuation. Then he was transferred to Palestine, and fought there as a trooper for nearly two years. He and some companions had successfully accomplished a bombing raid against the Turks at the River Adjua, north of Jaffa, on the night of the 29th November, 1917, when one of the party was hit by Turkish shrapnel and fell from his horse. Raymond Bloodworth turned back to render him assistance and was shot through the head by a machine-gun bullet, dying instantly. His death was in keeping with his whole career.
LIEUTENANT HERBERT WILLIAM JOHN BOUCHER
12th and 52nd Battalions, A.I.F.

HERBERT WILLIAM JOHN BOUCHER, son of Mr. J. W. and Mrs. Clara Louisa Boucher, was born at Chiltern, Victoria, on 1st August, 1890. He was educated at the Brighton Grammar School and joined the service of the Bank on 15th November, 1908, at Fitzroy. His subsequent appointments were to Mansfield, in February, 1911; Wangaratta, September, 1912; Corryong, February, 1914; York, October, 1914; and to Perth, in January, 1915.

He enlisted on 30th June, 1915, and served with the 12th Battalion in Egypt from November of that year until March, 1916, when he was transferred to the 52nd Battalion and proceeded to France in the following June. His service on the Western Front, which lasted until October, 1917, was strenuous and eventful. He took part in the Battles of Mouquet Farm, Lagnicourt, Bullecourt, Messines, and Passchendaele. During this period he was first blown up and buried and was deafened in one ear in the Ypres salient in October, 1916; finally he was wounded in the right foot, both thighs, right arm, and neck, on 19th October, 1917.

He had been promoted to the rank of lance-corporal in September, 1916, and lieutenant in January, 1918.
LIEUT.-COLONEL GEORGE HERBERT BOURNE, D.S.O.

2nd Light Horse Regiment, A.I.F.

GEORGE HERBERT BOURNE, son of Mr. J. S. P. Bourne, of the Lands Department, Brisbane, and Mrs. Bourne, was born in that city on 21st November, 1881. He was educated at Queensland State Schools and the Brisbane Grammar School, and entered the service of the Bank at Brisbane on 21st October, 1898. In 1907 he was transferred to Toowoomba, and in July, 1913, to the Inspector's Department in Brisbane.

He was interested in military work before the war, and joined the Commonwealth Military Forces as far back as 1905. He enlisted in August, 1914, and was appointed major in the 2nd Light Horse Regiment. Proceeding to Egypt he was promoted to the rank of lieutenant-colonel in July, 1916, and was awarded the D.S.O. and mentioned in despatches for services rendered in the Battles of Romani and Bir-el-Aba.

In 1917 Lieut-Colonel Bourne was appointed A.D.C. to His Excellency the Governor-General, and remained in that capacity during subsequent operations.
The following extract represents substantially the official record of the service for which Lieut-Colonel Bourne's D.S.O. was awarded:—"For conspicuous gallantry and devotion to duty in the field. He held an extended and improvised outpost line at Romani on the night of 3rd August, 1916, and held up the enemy advance, against great odds, from 10.20 p.m. till dawn, then skilfully withdrew. Later, at Bir-el-Aba, he held the extreme left flank at a critical juncture under very heavy fire, covering the withdrawal of other troops."
LIEUT. CYRIL JOHN BOWEN

34th Battalion, A.I.F.

CYRIL JOHN BOWEN, son of the late Mr. Patrick Bowen and Mrs. M. G. Bowen, of Cairns, Q., was born at Springsure, Queensland, on 18th March, 1886, and was educated at State Schools and at St. Joseph’s College, Nudgee, Queensland. Entering the Bank as a junior clerk on 20th October, 1903, he served at Cooktown in 1904 and was transferred to Cairns in June, 1905. In January, 1907, he was promoted to ledger-keeper, and in March, 1911, transferred to Croydon, Q., as teller. In November, 1912, he came on to the Head Office Staff, removing to the Southern Branch in March, 1913, and thence to Queanbeyan, N.S.W., as teller, in the following June.

Cyril Bowen enlisted on 4th September, 1915, and joined the 34th Battalion. After proving very efficient and popular in the training camp and on board the transport in which he left Australia for England, via South Africa, he had the misfortune to be stricken with meningitis, was ill for a few days, and died on shipboard on 15th September, 1916. He was buried at sea.
CORPORAL ANDREW BOYD
8th Battalion, A.I.F.

ANDREW BOYD, the son of Mr. James Boyd, State School teacher at Scarsdale, Vic., and Mrs. Jeannie Boyd, was born in Melbourne on 21st November, 1893. His early education was in the State School, Bonegilla, Victoria, and he proceeded later to the Wesley College, Melbourne, joining the service of the Bank in December, 1910, at the Albury Branch, N.S.W.

In the following year he went to Wodonga, and was promoted to the position of teller at the Culcairn Branch early in 1914. In August of that year he became assistant at Chiltern, where he enlisted in July, 1915. He embarked four months later, on his twenty-second birthday.

Andrew Boyd saw much of the heavy work which awaited the Australians in France, and came unscathed through the terrible fighting of Pozieres and Bullecourt. He was eventually wounded early in 1917 while acting as brigade-runner. The convalescence kept him in England for 10 months, and while in camp there he received his corporal’s stripes for valuable work in straightening out the camp account books.
He returned to France in November, 1917, joining his unit (the 8th Battalion) in the Ypres sector. Early in April, the 1st Division moved south towards Amiens, only to be sent back hurriedly to stem the new German attack which had broken through towards Hazebrouck. Six miles from that town the attack was definitely held in the Forest of Nieppe, and it was there that Corporal Boyd met his death a few days later. He was killed by a stray shell on 14th April, 1918.

"As you know," wrote his father a year later, "he did the only thing he could have done. I am quite sure he is happier to-day than he ever could be in this world."
RIFLEMAN LESLIE REID BREMNER
3rd Battalion, New Zealand Rifle Brigade

LESLIE REID BREMNER, son of Mr. Robert James Bremner and Mrs. Annie Bremner, was born at Caversham, Dunedin, on 13th October, 1896. He was educated at the Public School at Caversham and later at the Otago Boys' High School. His family moved subsequently to North Island, where he continued his studies at the Palmerston North High School and the Auckland Boys' Grammar School; from the latter he passed his matriculation examination.

He entered the service of the Bank at Auckland in April, 1914, and was transferred in July to Newton. From this branch he enlisted on 16th October, 1915, and sailed on 5th February, 1916, with the 3rd Battalion of the New Zealand Rifle Brigade.

After a few weeks in Egypt he proceeded to France and detrained at Armentieres. He took part in the opening stages of the "big push" at Flers on the Somme, on 15th September, 1916; was posted "missing," and subsequently was reported as "killed in action" on that date.
CAPTAIN JOHN ALLAN BROADBENT, M.C.
20th Battalion, A.I.F.

JOHN ALLAN BROADBENT was born in Sydney on 6th October, 1890, his parents being Mr. Joseph Robert Broadbent and Mrs. Evelyn Broadbent. He was educated at the Burwood Public School, and entered the Bank's service at the Head Office on 21st June, 1910.

He enlisted in the A.I.F. on 3rd April, 1915, and embarked for active service in the following June, when he was promoted to sergeant. He served with the original 20th Battalion in Egypt, Gallipoli and France, except during the time he was doing training battalion duty or was in hospital with wounds. While on Gallipoli in October, 1915, he was promoted to second-lieutenant; received promotion to first-lieutenant while in France in the following March, and to captain on 18th October, 1916.

John Allan Broadbent was twice mentioned in despatches, and was awarded the Military Cross on 26th July, 1916, for gallant conduct at the Battle of Pozieres, where he maintained and defended against attack a position taken up by a bombing party of which he was in charge, and of which he was the only survivor when reinforcements arrived. He returned to Australia in August, 1919.
LIEUTENANT WILLIAM BURLEIGH BROADBENT
11th Reinforcements, 6th Brigade, A.F.A.

WILLIAM BURLEIGH BROADBENT was born at Ballarat, Vic., on 25th February, 1891. His father was the late W. J. Broadbent, formerly manager of the Corowa Branch of the Bank of New South Wales. He was educated at Ballarat and entered the service of the Bank on 11th June, 1909, at the Fitzroy Branch. In 1910 he was transferred to Wangaratta, and in 1911 to Lockhart, and later in the same year to Brocklesby as assistant. In that capacity he proceeded to Culcairn in 1912, and in 1913 to Mount Gambier, from which branch he enlisted on 23rd May, 1916. As gunner he sailed with the 11th Reinforcements of the 6th Brigade Field Artillery (Regimental No. 30680).

On 13th February, 1918, he was promoted to the rank of bombardier and received his corporal's stripes three months later.

When the great final advance of the Australians began in August, Corporal Broadbent had been sent to a Cadet Training School in England, where he was gazetted as first lieutenant on 3rd January, 1919.
SECOND-LIEUTENANT NORMAN AYLMER BRODRICK
1st Battalion, Wellington Regiment, N.Z.E.F.

NORMAN AYLMER BRODRICK, son of Mr. Thomas Noel and Mrs. Helen Brodrick, was born at Oxford, Canterbury, New Zealand, on 2nd May, 1883. He was educated at Christ's College, Christchurch, and joined the service of the Bank at Timaru on 1st July, 1901. His subsequent appointments were to Wellington in 1905, Marton, 1906, and to Wellington again in 1912. In January, 1914, he entered the Inspector's Office, at Wellington.

He enlisted a few months after the outbreak of war, and sailed with his unit on 15th February, 1915. He was mentioned in Sir Douglas Haig's despatch on 13th November, 1916, and received promotion to the rank of second-lieutenant in December, 1917.
STAFF-SERGEANT LAUNCELOT LOMBE BROOKE
15th Company, A.A.S.C.

LAUNCELOT LOMBE BROOKE, a son of Mr. Edward Lombe Brooke and Mrs. Annie Marie Brooke, was born in Sydney on 21st September, 1884, and was educated at the Marist Brothers’ School at Parramatta. He entered the Bank’s service on 29th July, 1901, at the Southern Branch, and in the course of the following eleven years served the Bank in various capacities at Wollongong, Penrith, Sussex Street, Rozelle, Parramatta, Junee, Cootamundra, Ariah Park, Temora, and West Wyalong.

He enlisted on 19th July, 1915, and embarked on 8th March, 1916, with the 15th Company of the 2nd Divisional Train, A.A.S.C.

He saw fifteen months’ service in France and Belgium, and was finally promoted to the rank of staff sergeant at the Australian Depot Headquarters, Tidworth, England, on 31st December, 1917. Here he was on the staff of the Assistant Director of Supply and Transport, and remained in that capacity until the Armistice.

He returned to Australia on 15th May, 1919.
CORPORAL LESLIE BROOKS BROWN
9th and 49th Battalions, A.I.F.

LESLIE BROOKS BROWN, son of the late Mr. M. C. Brown and Mrs. M. C. Brown, of Kangaroo Point, Brisbane, was born at East Brisbane on 23rd February, 1895. He was educated at East Brisbane State School, and entered the service of the Bank on 15th November, 1910, at South Brisbane Branch. He was transferred to Roma in November, 1913.

From there he enlisted on 20th July, 1916, and left Australia with reinforcements of the 9th Battalion in October, 1916. He was allotted to the 49th Battalion in July, 1917, and was promoted to the rank of corporal.

His death took place at Corbie on 7th April, 1918, in the early days of the big German attack on Amiens. Corporal Brown and five others were resting behind the lines half an hour before they were to go into action, when a shell dropped and all six were killed.
STUART GORDON BROWN was born at Corinda, near Brisbane, on 11th July, 1892, the son of Mr. and Mrs. W. R. G. Brown, and received his education at the Bowen House School, Brisbane, and the Ipswich Boys' Grammar School.

On 6th April, 1913, he joined the Bank's staff at Warwick, Q., and was sent to Chinchilla, Q., on 24th May, 1913.

He enlisted on 30th July, 1915, and fought with the 25th Infantry Battalion, winning promotion on the field to sergeant in August, 1916. On 27th September, 1918, he was made company quartermaster sergeant.
LIEUTENANT LEONARD AMYAS BRYDON
15th, 47th and 49th Battalions, A.I.F.

Leonard Amyas Brydon, son of the late Mr. John Mackenzie Brydon and Mrs. Marianne Helena Brydon, was born at South Brisbane on 22nd October, 1894.

He was educated at the Brisbane Boys' Grammar School, and entered the service of the Bank at South Brisbane on 7th June, 1912.

He enlisted on 14th May, 1915, and served in France and Flanders with the 15th, 47th and finally the 49th Battalions.

He was promoted to the rank of corporal in August, 1915, and received his sergeant's stripes four months later. He obtained his commission on 1st May, 1918, and was gazetted lieutenant on 1st September of that year.
TROOPER GODFREY JOHN BUCKLAND

King Edward's Horse

GODFREY JOHN BUCKLAND was the son of Mr. Thomas Buckland (one of the Directors of the Bank of New South Wales) and Mrs. Mary Buckland. He was born at Charters Towers, Queensland, on 30th January, 1893, and was educated at the Church of England Grammar School, North Sydney; "Tudor House," Moss Vale; and Barker College, Hornsby.

When the war broke out his parents were in England contemplating a Continental trip. On the declaration of war the trip was necessarily abandoned, and Godfrey Buckland, who was a fine horseman, enlisted on 26th August, 1914, in King Edward's Horse.

After nine months training in England he proceeded to France and joined his regiment, but his military life was destined to last less than a year. He was in action at Ploegsteert Wood in July, 1915. On 7th August, 1915, he was standing with Lieutenant Frank Bethell and two others outside a dugout, when a German rifle grenade came over, striking Godfrey Buckland and two of his companions. Lieutenant Bethell rushed for help and promptly obtained it, but Godfrey Buckland cried: "See to the others; I'm done for." He died very soon afterwards.
LANCE-CORPORAL WALTER BURGIN
2nd Battalion, A.I.F.

WALTER BURGIN, the son of Mr. John and Mrs. Frances Burgin, was born at Chiltern, Victoria, on 14th March, 1895, and was educated at Rutherglen, Victoria, where he won his Certificate of Merit before he reached the age of thirteen years. He afterwards attended the Public School at Emmaville, New South Wales, for a period of about two years. From there he joined the Bank of New South Wales on 30th April, 1911, at the age of fifteen and a half. His first appointment was to the Quirindi Branch, and he was transferred about twelve months later to Inverell.

He enlisted on 20th August, 1914, from Inverell, in the 2nd Battalion as private, but was later promoted to the rank of lance-corporal. He was amongst the first recruits to leave Inverell with Major Gordon, and sailed on board the “Suffolk” on Sunday, 18th October, 1914.

He took part in the landing at Gallipoli on 25th April, 1915, and was wounded in the head on or about 10th May. According to the first reports received, he died in the Greek Hospital at Alexandria on 21st May, but later information makes it clear that his death actually took place on board the hospital ship “Gascon.” He was buried at Chatby Cemetery, Alexandria.
MORETON BURRELL, the son of Mr. William Robert and Mrs. Edith Burrell, was born at Townsville, Queensland, on 31st August, 1894. He was educated at the Brisbane Boys' Grammar School.

On 1st December, 1910, he entered the Bank's service at Brisbane, and while there joined the Moreton Regiment, C.M.F., in which he held a commission.

When the war broke out he volunteered for active service and enlisted on 26th January, 1915. He left Australia in June, 1915, as O.C. (with the rank of second-lieutenant) of the Machine Gun Section of the 26th Battalion, 2nd Division. Before leaving for Gallipoli in September, 1915, he was promoted to first lieutenant.

Lt. Moreton Burrell served with credit through the latter part of the campaign on the Peninsula until the evacuation. In connection with this latter operation he was detailed to select sixteen volunteers to remain behind with him during the with-
drawal of his brigade. Their duty was to keep up a continuous machine-gun fire until the last man had embarked. This operation was successfully accomplished; but the task of withdrawing his own small section was by no means easy, all the ammunition having been expended and each man having to be lowered, one by one, down the face of a cliff four hundred feet high. However, this difficult task was carried through without a casualty.

Later, he saw service in Egypt, and went with his Division to France in 1916. He was wounded on 30th May, 1916, and invalided to England.

After convalescence he was appointed Adjutant of the Command Depot, at Westham, Weymouth, which position he held until his return to France in April, 1917. He was then promoted to second-in-command of the 7th Machine Gun Company and received his captaincy in June, 1917. A few months later he had command of the 7th Machine Gun Company, and held that post until after the Armistice. For his work during the Somme Campaign of 1918 he was mentioned in despatches by Sir Douglas Haig.
ERIC CALDWELL BURROWS is the son of Mr. Alfred James Burrows and Mrs. Elizabeth Burrows. He was born at Wanaaring, N.S.W., on 24th March, 1895, and was educated at the Nyngan and North Sydney Public Schools.

His service with the Bank began on 14th April, 1913, when he was appointed to the Head Office Staff. He was transferred to Hay, N.S.W., on 1st May, 1914, and to Burrowa, as ledger-keeper, on 10th August, 1915.

Eric Burrows enlisted early in January, 1916, and was a member of the 57th Battalion. He was promoted to corporal on 7th February, 1919, and after the Armistice returned to Australia.
SERGEANT JOHN ACHESON BURSTAL
33rd Battalion, A.I.F.

JOHN ACHESON BURSTAL, the son of Mr. Frederick Scott Burstal and Mrs. Evelyn Burstal, was born on 18th June, 1899, at Melbourne, and was educated at the Scots College, Sydney.

He entered the service of the Bank on 7th May, 1916, and was appointed to the Western Branch, Sydney.

John Burstal enlisted on 27th April, 1918, in the 33rd Battalion, A.I.F., and was promoted to extra regimental sergeant, conducting N.C.O., No. 3 group.
GERALD CALCUTT was born 1st March, 1890, at Williamstown, Victoria, and was the son of Mr. J. R. Calcutt and Mrs. L. M. Calcutt. He was educated at the Williamstown Grammar School, and joined the service of the Bank in Melbourne on 17th March, 1907.

He enlisted almost immediately on the outbreak of war; proceeded with the 7th Battalion to Egypt, and took part in the landing at Gallipoli on 24th May, 1915, where he met his death. Little is known of the actual circumstances; he was last seen taking part in a charge with his unit, and is believed to have been killed by a shell. Before leaving Egypt he had been promoted to the rank of lance-corporal.
SERGEANT HUGH JOSEPH BENTLEY CALLAGHAN
5th Company, 2nd Machine Gun Battalion, A.I.F.

Hugh Joseph Bentley Callaghan, the son of Mr. Hugh J. Callaghan and Mrs. Annie Callaghan, was born at Petersham, New South Wales, on 16th May, 1894. He was educated at Cooks' Hill High School, Newcastle, and showed an inclination for military work at an early age, holding the rank of sergeant in the School Cadets when only twelve years old.

He entered the service of the Bank on 1st June, 1911, at Millthorpe, and was transferred to Crookwell in the following year, and to Cooma in August, 1914. He enlisted in November, 1916, and was promoted to the rank of corporal within a month. On 21st June, 1917, he left on the “Suevic,” attaining the rank of sergeant on embarkation.

Before leaving Australia he had been offered clerical work in the army, and similar opportunities were offered him on joining his unit; but his old love of military work persisted, and he took his place in the line, and met his death in Hangard Wood, France, on 9th April, 1918, when the Australians were holding up the advancing Germans.
His battalion was supporting the 19th Infantry Battalion, who were momentarily retiring under terrific fire. After the retirement had been safely effected, Sergeant Callaghan went out with Lieut. Coolahan to form posts and to get the dispositions of the enemy's guns. Lieut. Coolahan fell, shot through the lungs. Sergeant Callaghan rushed to the trenches for assistance, but owing to the intense enemy fire decided to return and effect the rescue alone, and was himself seriously wounded before he could achieve his purpose.

Several attempts were made from the adjacent trenches to aid him, but he realized that his wound was fatal, and begged his comrades not to expose themselves to useless danger. His gallant action was highly commended. The officer whose life he had gallantly attempted to save, was eventually taken prisoner by the enemy, and also died from the effect of his wounds some three weeks later.
OF DONALD CAMERON very little information is obtainable in Sydney. He was born on 4th June, 1886, and was privately educated. He entered the Bank's service on 15th May, 1910, and was employed in the London Branch until mobilization.

Donald Cameron joined the London Scottish Regiment as a private on 5th August, 1914—the morning following Britain's declaration of war. He behaved bravely under fire and when wounded in a wood near Messines. Struck by a fragment of the enemy's high explosives, which also brought down a tree upon him, he was extricated with difficulty and taken to a hospital where he died on 15th November, 1914.
LIEUTENANT GORDON CARMICHAEL CAMERON, M.C.
20th Battalion, A.I.F.

GORDON CARMICHAEL CAMERON was born at Murrumbong, Mossgeil, New South Wales, on 14th February, 1887, the son of Mr. Alexander Lea Paul Cameron and Mrs. Agnes Cameron. He was educated at the Superior Public School, Stanmore, and the Sydney Grammar School. He joined the Bank's service at Head Office on 22nd August, 1905. He was transferred to the Southern Branch (Sydney) in October, 1906; to the William Street Branch in January, 1908; to Ashfield, as ledger-keeper, in July, 1909; to Dulwich Hill, as assistant, in February, 1910. In the following July he was sent to Fremantle, Western Australia, where he acted as ledger-keeper for a time. In the following February he was sent to Coolgardie, and in July, 1913, he returned to Head Office.

Gordon Carmichael Cameron enlisted on 29th November, 1915, and left Australia in the following year. He was promoted to sergeant in December, 1915; to second-lieutenant in May, 1916; and to lieutenant on 16th October, 1917. He served in France from 1st July, 1917, and was in action near Ypres, where on 21st September, he lost his left eye. For three months
he was in hospital at Treport, Reading and Wandsworth; thence
he was appointed to No. 1 Command Depot as Company Com-
mander in December, 1917. He was wing adjutant for some
months until appointed camp adjutant on 26th November,
1918. He was transferred to the A.I.F. Headquarters in
February, 1919, and returned to Australia at the end of the
following November.

Gordon Cameron was awarded the Military Cross in
October, 1918. The official statement of the conduct which
won his decoration is as follows:—"He led his platoon against a
strongly fortified position with great calmness and daring and
although suffering casualties he re-organized the remainder and
gained his objective. He then personally led a squad of men
against an enemy machine-gun position, captured the gun and
killed the crew. Afterwards, while consolidating, he set a fine
example by his courage and coolness, until he was finally
wounded in the head."
LANCE-CORPORAL LESLIE DRYSDALE CAMPBELL
13th Battalion, A.I.F.

LESLIE DRYSDALE CAMPBELL was born on 17th November, 1895, at Narrabri, New South Wales, the son of Mr. Ernest Vincent Campbell and Mrs. Elizabeth Campbell. He was educated at the District School, Inverell, New South Wales, and he joined the staff of the Bank at the Head Office in January, 1914.

Leslie Drysdale Campbell enlisted on 20th September, 1915, and was allotted to the 13th Battalion. He was afterwards transferred to the 4th Machine Gun Company, and later on in England, to No. 2a Auxiliary Hospital Staff.

He left Australia in December, 1915, for Egypt, and arrived in France in June, 1916. With his battalion he was engaged on various sectors in France and Flanders; fighting at the Battles of Pozieres, Mouquet Farm, Ypres, Guedecourt, Bullecourt and Messines. He was promoted to lance-corporal in July, 1917, and in the following month was wounded near Warneton, the wound causing the loss of his right eye. He was in hospitals at Portsmouth and Southall, England, until he left for Australia in July, 1918.
Just before he left England he attempted to save the life of a boy who fell into the Canal at Southall. For this gallant action he was awarded a certificate of the Royal Humane Society. The certificate states:—"It was resolved unanimously that the Honorary Testimonial of this Society inscribed on parchment be hereby given to Lance-Corporal Leslie Campbell, Australian Imperial Forces, for having on 3rd June, 1918, at personal risk, gallantly attempted to rescue a boy who was unfortunately drowned in the Grand Junction Canal, Southall."
CORPORAL REGINALD CAMPBELL

17th Battalion, A.I.F.

REGINALD CAMPBELL, son of Mr. Robert Campbell, of the Mercantile Bank, Sydney, and Mrs. Campbell, was born at that Bank’s premises on 11th July, 1884. He was educated at the Sydney High School.

Entering the service of the Bank of New South Wales on 29th September, 1903, he was employed in the Head Office until 31st July, 1906, when he was sent to Cowra, N.S.W. While there he was promoted to ledger-keeper on 1st July, 1907, and on 7th February, 1911, transferred to Brewarrina as assistant. Then on 7th November, 1912, he was appointed teller at Gulgong, and in the same capacity was transferred to Narrabri on 10th September, 1915.

Reginald Campbell enlisted as a private in the A.I.F. on 8th January, 1917, and was afterwards promoted to corporal in the 17th Battalion.
SECOND LIEUTENANT JAMES ROY CARGO
11th Taranaki Rifles, N.Z.E.F.

AMES ROY CARGO was born on 12th February, 1892, at East Tamaki, Auckland, New Zealand. His parents were Mr. James Cargo and Mrs. Belle Cargo. He first went to school at East Tamaki and afterwards entered the Auckland Grammar School.

Joining the Bank at Auckland on 26th October, 1910, he worked in that branch for nearly a year, being removed on 9th October, 1911, to Tokomaru Bay. On 1st March, 1913, he was transferred to New Plymouth as ledger-keeper.

While at New Plymouth, James Cargo enlisted about 11th August, 1914, with the Main Body. He was assigned to the 11th Taranaki Rifles, Wellington Infantry Battalion, and won promotion to second lieutenant.

He was with his battalion at the Dardanelles, and was killed in action there on 3rd June, 1915. No particulars are available as to the manner of his death.
SQUADRON Q.M.S. FRANK CARTWRIGHT
2nd Light Horse Regiment, A.I.F.

FRANK CARTWRIGHT was born on 12th April, 1894, at Carlton Ashes, near Grantham, England, the son of Mr. and Mrs. William Cartwright, of Grantham. He was educated at the Sedgeworth Grammar School, Grantham.

Frank Cartwright came out to Australia and entered the service of the Bank at Gympie, Queensland, on 19th September, 1911. He was transferred to Roma as ledger-keeper on 9th August, 1914.

Before the war began he had joined the Darling Downs Light Horse Regiment, and held the rank of regimental quartermaster sergeant. Enlisting on 25th August, 1914, Frank Cartwright was appointed squadron quartermaster sergeant in the 2nd Light Horse Regiment, A.I.F., and left Australia for Egypt with the 1st Division. He died of pneumonia in the hospital at Heliopolis, near Cairo, on 18th April, 1915.
PRIVATE REGINALD COURTNEY CHAMBERS
New Zealand Expeditionary Force

REGINALD COURTNEY CHAMBERS was born at Sydenham, Christchurch, New Zealand, on 3rd October, 1896, and was the son of Mr. Percival Samuel Henry Chambers and Mrs. Emily Courtney Chambers.

He was educated at the West Christchurch District High School, and joined the service of the Bank on 3rd October, 1912, at Christchurch. On 16th February, 1914, he was transferred to Ashburton.

He enlisted on 18th January, 1915, and sailed with the 4th New Zealand Reinforcements for Egypt. He saw service in Egypt, Gallipoli and France, and was eventually killed by shell fire at Messines on 7th June, 1917.
HILBERT KEBBEL TRENWITH CHANCELLOR was born at Ballarat, Victoria, on 15th August, 1895, the son of Mr. Norman George Chancellor and Mrs. Nina L. Chancellor. His education was received at the Central State School, Bendigo, and at the Bendigo Grammar School.

He joined the Bank on 3rd February, 1912, at Bendigo, and enlisted in the A.I.F. on 14th August, 1914. He was No. 382 trooper of C Squadron, 4th Light Horse Regiment, and was promoted to corporal in the following October.

After seeing service at Gallipoli, Hilbert Chancellor was, in February, 1917, promoted to squadron quartermaster-sergeant. As one of the original Anzacs he was granted furlough just before the signing of the Armistice, and returned to Australia as a corporal on 24th December, 1918.
LESLIE STUART CHANDLER was born at Tamworth on 10th July, 1880, the son of Mr. and Mrs. W. J. Chandler. He was educated at the Superior Public School, Tamworth, and Tamworth Grammar School.

He entered the service of the Bank on 30th November, 1898, at Tamworth. In 1906 he went to Inverell, and in 1911 to Armidale as accountant. From July, 1913, he spent a few months in the Inspector’s Department at Head Office, and proceeded to Batlow later in the year as acting manager.

He enlisted on 15th September, 1915, and saw three and three-quarter years of service in Egypt and France, originally with the 18th Battalion.

Shortly after the Battle of Pozieres he received promotion to the rank of corporal, and served with his battalion and the 5th Brigade in the Battles of Pozieres, Flers, Bullecourt, Passchendaele, and through the long cold winter on the Somme in 1916 and 1917.

He received his sergeant’s stripes on 11th July, 1917, and was subsequently attached to the 2nd Divisional Gas Services and the Australian Corps Gas School during the final operations of the war.
S \textsc{i}dney 
\textsc{h}ungerford \textsc{c}hapman was born \textsc{1}st \textsc{m}ay, 
\textsc{1}888, at \textsc{w}angaratta, \textsc{v}ictoria. \textsc{h}is \textsc{f}ather is \textsc{m}r. \textsc{r}obert 
\textsc{e}dward \textsc{ch}apman, \textsc{l}ate \textsc{m}anager of the \textsc{b}allarat \textsc{b}ranch of the 
\textsc{b}ank, and \textsc{h}is \textsc{m}other, \textsc{m}rs. \textsc{b}essie \textsc{c}hapman. \textsc{h}e was \textsc{e}ducated 
at the \textsc{b}allarat \textsc{c}ollege and \textsc{j}oined the \textsc{b}ank's \textsc{s}ervice at \textsc{g}eelong, 
\textsc{v}ictoria, on \textsc{1}st \textsc{j}une, \textsc{1}905. \textsc{h}e was \textsc{t}ransferred to \textsc{b}eechworth, 
as \textsc{l}edger-\textsc{k}eeper, in \textsc{o}ctober, \textsc{1}909; to \textsc{c}ulcairn, as \textsc{a}ssistant, in 
\textsc{n}ovember, \textsc{1}910, and to \textsc{m}oama, as \textsc{t}eller, in \textsc{d}ecember, \textsc{1}912. 

\textsc{s}idney \textsc{h}ungerford \textsc{c}hapman enlisted in the \textsc{a}i\textsc{f}. on \textsc{1}0\textsc{t}h 
\textsc{o}ctober, \textsc{1}915, and left \textsc{a}ustralia on \textsc{1}st \textsc{a}ugust, \textsc{1}916, as a 
\textsc{m}ember of the \textsc{2}1\textsc{t} battalion. \textsc{h}e \textsc{s}aw \textsc{s}ervice in \textsc{f}rance, but 
was \textsc{s}ent from \textsc{t}here in \textsc{j}anuary, \textsc{1}917, to the \textsc{4}th \textsc{c}adet \textsc{b}attalion, 
at \textsc{n}ew \textsc{c}ollege, \textsc{o}xford, where \textsc{h}e \textsc{g}ained his \textsc{c}ommission at the 
\textsc{e}nd of the \textsc{f}ollowing \textsc{m}ay. \textsc{h}e \textsc{r}eturned to \textsc{f}rance in \textsc{j}une and 
was \textsc{w}ounded at \textsc{b}roodseinde \textsc{r}idge on \textsc{4}th \textsc{o}ctober, \textsc{1}917. \textsc{h}e 
\textsc{w}as \textsc{p}romoted to \textsc{l}ieutenant in the \textsc{f}ollowing \textsc{m}onth \textsc{w}hile \textsc{in} 
\textsc{h}ospital. \textsc{h}e \textsc{w}as \textsc{t}ransferred from \textsc{t}he \textsc{h}ospital at \textsc{e}taples 
to \textsc{w}andsworth and \textsc{d}ischarged as \textsc{p}ermanently \textsc{u}nfit for \textsc{a}ctive 
\textsc{s}ervice. \textsc{h}e \textsc{w}as \textsc{t}hen \textsc{a}ppointed "\textsc{m}essing \textsc{o}fficer" and \textsc{q}m. of 
\textsc{t}he \textsc{5}th \textsc{t}raining \textsc{b}attalion until the \textsc{a}rmistice.
SECOND LIEUTENANT ALFRED GEORGE CHENERY,
D.C.M.
59th Battalion, A.I.F.

ALFRED GEORGE CHENERY, the son of Mr. Alfred George and Mrs. Martha Burt Chenery, was born on 14th May, 1889, at Mansfield, Victoria.

He was educated under private tuition at Delatite Station, and entered the service of the Bank on 14th May, 1906, in Melbourne. He was transferred to Flinders Street West in 1909, and to Sunshine in 1910. In 1913 he went to Geelong as teller, and to Elmore on 9th April, 1914.

He enlisted on 16th July, 1915, and went away with the 59th Battalion. He was awarded the D.C.M. for distinguished conduct at Polygon Wood, near Ypres, in September, 1917, and was promoted to the rank of second lieutenant on 2nd July, 1918.

Lieut. Chenery returned to Australia on H.M.T. "Leicestershire" in January, 1919.
GERALD BLOOD CHRISTOE, the son of Mr. N. F. Christoe (formerly Manager for N.S.W. of the English, Scottish and Australian Bank Ltd.) and Mrs. L. A. Christoe, was born at Melbourne on 10th July, 1889. He was educated at the Fort Street High School, Sydney.

His first service with the Bank of New South Wales was in the Head Office, which he entered on 25th February, 1906. He was transferred to Balmain, a suburb of Sydney, on 17th July of the same year, and to Newtown on 19th October, 1909. He served at Ryde as ledger-keeper from 16th August, 1910, to 1st July, 1911, when he went to Richmond (N.S.W.) as assistant. On 22nd March, 1912, he was removed to the Sydney suburb of Mosman, and was there until the following June when he was sent to Wagga Wagga as ledger-keeper. He went, on 20th May, 1914, to Ariah Park as assistant, and remained there until he enlisted.

Joining the A.I.F. as private in the 3rd Battalion on 30th August, 1915, he was promoted acting corporal about October, 1915, and sergeant in the following December. On 3rd March, 1916, he was made a lieutenant.

Gerald Christoe had a considerable experience of fighting in France, and was wounded in action at the strenuous Battle of Passchendaele on 5th October, 1917, and again at Strazeele on 28th May, 1918.
SECOND-LIEUTENANT STUART WILLIAM BLACKSTONE CLAPHAM
2nd City of London Royal Fusiliers.

STUART WILLIAM BLACKSTONE CLAPHAM was born on 14th July, 1892, at Bolton, Lancashire, England. He is the son of Mr. and Mrs. George S. Clapham, and was educated at Sir George Monoux Grammar School.

Stuart Clapham entered the service of the Bank on 1st December, 1914, at London.

He enlisted in the King’s Own Scottish Borderers, and was appointed second-lieutenant in December, 1915. In September, 1917, he was posted to the Second City of London Royal Fusiliers. He was a prisoner of war from March to December, 1918.
EDGAR AUBREY CLARENCE, one of the four sons of Mr. P. C. Clarence and Mrs. Marie Clarence (Camira Station, Grafton) who served in the war, was born at Gunning, New South Wales, on 25th February, 1889.

He received his education from private tutors, and joined the service of the Bank in Lismore on 19th April, 1906. His subsequent transfers were to Murwillumbah in 1908, Tenterfield in 1909, and to Walcha as assistant on 7th March, 1912.

He volunteered immediately on the outbreak of war, and was at first rejected, but eventually succeeded in entering the army on 10th January, 1916. He proceeded to France with the original 33rd Battalion, having been given his commission direct from the ranks on 12th August, 1916. Two years later he became adjutant of his battalion.

Lieut. Clarence, owing to his good fortune in never being either sick or wounded, took part in every action in which his battalion was engaged, including the Battles of Messines, Passchendaele, Hangard Wood, Villers Bretonneux, Accroache Wood, Proyart, Bony and Road Wood.
LIEUTENANT HAROLD ERNEST CLIFTON, M.C.
17th Battalion, A.I.F.

HAROLD ERNEST CLIFTON was born at Burrowa, N.S.W., on 2nd February, 1894, the son of Mr. J. H. and Mrs. E. J. Clifton. He was educated in Sydney schools and entered the Bank's service on 14th May, 1911, being appointed to the Bathurst Street (Sydney) Branch. On 11th June, 1912, he was transferred to Ashfield; on 3rd March, 1913, to Surry Hills; and on 28th May, 1914, to Pitt Street (Sydney) Branch.

Enlisting on 13th February, 1915, with the 17th Infantry Battalion, he went to Gallipoli, and afterwards saw service in Egypt, France and Belgium over a period of three years.

Harold Clifton was promoted to lieutenant on the field. In 1916 he was mentioned in despatches by Field Marshal Sir Douglas Haig. In 1917 he was awarded the Military Cross.

The London "Gazette" of 15th March, 1918, gives the following particulars of the brave conduct which won Lieutenant Clifton the Military Cross:

"With reference to the award conferred as announced in the London 'Gazette,' dated 27th October, 1917, the following are the statements of service for which the decoration was conferred:

Lieutenant Harold Ernest Clifton, M.C. For conspicuous gallantry and devotion to duty. This officer led his platoon with conspicuous skill and marked initiative, although wounded early in the attack. Despite his wound, he continued to lead his men, and inspired them with confidence—showing absolute disregard for his own personal safety."
LIEUTENANT SYDNEY THOMAS VICTOR COLE
3rd Squadron, Flying Corps, A.I.F.

SYDNEY THOMAS VICTOR COLE was born in Sydney on 11th November, 1894. He is the son of Mr. John Francis Cole and Mrs. M. B. Cole, and was educated at the Church of England Grammar Schools of Sydney and Melbourne.

Entering the service of the Bank at Sunshine, Victoria, on 7th June, 1912, he was removed to the Flinders Street West Branch on 17th March, 1914, and the Melbourne Office on 6th April, 1914.

Sydney Cole enlisted in the A.I.F. on 4th August, 1915, and was appointed first lieutenant of the 3rd Squadron of the Australian Flying Corps on 16th October, 1917.
EVIN JOHN CONNOLLY, the son of Mr. P. J. Connolly and Mrs. Mary Connolly, was born at Gympie, Queensland, on 8th September, 1890. He was educated at the Christian Brothers’ School, Gympie.

On 20th April, 1908, he joined the Bank at Gympie; was appointed ledger-keeper on 1st July, 1911, and transferred to Ipswich as teller on 15th January, 1913.

Kevin Connolly enlisted on 4th September, 1914, as trooper in the 2nd Light Horse, and was promoted to sergeant in January, 1917. He served in Egypt until May, 1915, and then at Gallipoli until August. He was in hospital on two or three occasions after leaving Gallipoli, and in intervals served on the A.I.F. Headquarters Staff until discharged as medically unfit in April, 1918.

SERGEANT KEVIN JOHN CONNOLLY
2nd Light Horse, A.I.F.

KEVIN JOHN CONNOLLY, the son of Mr. P. J. Connolly and Mrs. Mary Connolly, was born at Gympie, Queensland, on 8th September, 1890. He was educated at the Christian Brothers’ School, Gympie.

On 20th April, 1908, he joined the Bank at Gympie; was appointed ledger-keeper on 1st July, 1911, and transferred to Ipswich as teller on 15th January, 1913.

Kevin Connolly enlisted on 4th September, 1914, as trooper in the 2nd Light Horse, and was promoted to sergeant in January, 1917. He served in Egypt until May, 1915, and then at Gallipoli until August. He was in hospital on two or three occasions after leaving Gallipoli, and in intervals served on the A.I.F. Headquarters Staff until discharged as medically unfit in April, 1918.
ELSLEY ARTHUR COOK was born at Palmerston North, New Zealand, on 25th January, 1893, the son of Mr. and Mrs. W. T. R. Cook, of Auckland.

He was educated at Masterton High School, and entered the service of the Bank on 22nd July, 1910, in Masterton, New Zealand. In May, 1914, he was transferred to Adelaide, and enlisted a fortnight after the outbreak of war. He embarked with the first Australian convoy, and having been twice wounded in the intervening three years, was eventually promoted in the field to the rank of second lieutenant on 31st May, 1917, and to first lieutenant a few months later.
ERIC TAYLOR COOK was born at Baroona, Candelo, N.S.W., on 30th March, 1884, the son of Mr. Alexander John Cook and Mrs. Alethia Isobel Cook. His education was obtained at the Hurstville Public School and Rockdale College.

Eric Cook entered the service of the Bank at Wollongong, N.S.W., on 14th April, 1903, and in September of the following year was transferred to the Head Office. He was sent to Mudgee, N.S.W., in March, 1905, and at the beginning of the following year was promoted to ledger-keeper. In April, 1908, he was transferred to Moree where he remained as ledger-keeper and afterwards securities clerk until February, 1913, when he was appointed to the Branch Securities Department of the Head Office. He was transferred to Wellington, N.S.W., as teller in February, 1916.

Enlisting in August, 1916, Eric Cook left Australia as a private (No. 6723) of the Second Battalion, A.I.F., in the following November. He was in active service until 18th September, 1918, when on leaving the front line for a rest, he and several of his comrades were killed on the Zonnebeke-Ypres Road by a German shell.
GARNET SPURGEON COTTEE, the son of Mr. George F. Cottie and Mrs. Maggie Cottie, was born at Lismore, New South Wales, on 7th August, 1893. He was educated at the Lismore District School and the Fort Street Model School.

He entered the Bank’s service at Lismore on 6th May, 1911, and was transferred in the following year to Grafton, and to Guyra in May, 1915.

He enlisted in August of the following year, and continued in the army until eight months after the Armistice. On the strength of his bank experience he had been promoted to the rank of pay sergeant.
LIEUTENANT ARCHIBALD GLEN COWAN
5th West Yorkshire Regiment, B.E.F.

ARCHIBALD GLEN COWAN, the son of Mr. Allan Cowan and Mrs. Winifred Cowan, was born at Oban, Argyll, Scotland, on 2nd May, 1891. He was educated at the Oban High School, and entered the service of the Bank, in its London Branch, on 1st January, 1914.

He enlisted in the Argyll and Bute Mountain Artillery as a gunner in January, 1916, and was with that force until May, 1916, when he was transferred to the 7th Durham Light Infantry, as lance-corporal; and was with that and the West Yorkshire Regiment until April, 1917. He was promoted to second-lieutenant in the following month, and to lieutenant in November, 1918, obtaining his discharge in March, 1919.
ALPH SYDNEY CUDDEFORD was born at Urangeline Station, near Urana, on 20th December, 1892, and was the son of Mr. Edward and Mrs. Mary Jane Cuddeford. He was educated at St. John's Grammar School, Parramatta, and later at the Albury Grammar School.

He entered the service of the Bank on 19th February, 1910, at Albury, and was transferred to Wodonga in a few days, and to Lockhart the following year. In 1912 he spent a month in the Inspector's Department, at Head Office, and his subsequent transfers were to Ryde in 1912; Dulwich Hill, as assistant, in 1914; and to Rockdale, as teller, in 1915.

Ralph Cuddeford enlisted in November, 1915, and sailed for Egypt with the 12th Reinforcements of the 1st Infantry Battalion in the following month.

From Egypt he proceeded to France and took part in the first charge of Australian troops on the German lines at Pozieres on 23rd July, 1916. During that charge he was killed instantly by a piece of high explosive shell.
LIEUTENANT ALBERT BERNARD CURRIE
6th Brigade, Australian Field Artillery.

ALBERT BERNARD CURRIE, the son of Mr. Henry James Currie, and Mrs. S. May Currie, was born on 2nd May, 1895, at Kogarah, N.S.W., and received his education at the Goulburn High School.

He entered the Bank's service on 27th August, 1912, at the Western Branch, Sydney, and remained there until he enlisted.

Albert Bernard Currie joined the A.I.F. on 1st November, 1915, as gunner in the 6th Brigade of the Australian Field Artillery. He was promoted to second-lieutenant on 11th January, 1918, and in the following April to first lieutenant.
HENRY THOMAS STEWART DABB was born at Maldon, Victoria, on 13th September, 1896, the son of Mr. Henry H. and Mrs. Lottie C. Dabb. He was educated at the State School, Maldon, and entered the Bank's service at Kyneton on 19th November, 1913.

Henry Dabb enlisted on 29th September, 1916, and sailed from Australia in the following month, as a member of the 38th Battalion. He saw service in France until December, 1918, and was in action at the Battles of Messines, Ypres and Somme, being wounded on 28th May, 1917. He was promoted to corporal in February, 1918.
EUBEN GODFREY DARLING was born at Sheep Hills, Victoria, on 22nd August, 1894, the son of Mr. Edwin and Mrs. Minnie Jane Darling. He was educated at the State School, Sheep Hills.

He entered the Bank’s service at Warracknabeal, Victoria, on 10th January, 1912, and was transferred to Ballarat as ledger-keeper in January, 1915.

Reuben Darling enlisted on 10th July, 1916, and went to France with the 8th Reinforcements of the 20th Battalion, and was transferred to the 39th Reinforcements of the 3rd Battalion. He won promotion to corporal and took part in the Battle of Passchendaele Ridge, where he was killed in action on 4th October, 1917. He was signalling from the protection of a shell-hole, where he had taken refuge with a comrade, when an enemy shell exploded alongside them and killed both instantly. His commanding officer wrote describing him as one of his very best men and a fine example to the rest of the company.
SERGEANT LLEWELLYN THOMAS DAVIS

9th Wellington Regiment, N.Z.E.F.

LLEWELLYN THOMAS DAVIS was born on 16th September, 1894, at Wanstead, Waipukurau, Hawkes Bay, New Zealand, the son of Mr. and Mrs. D. E. Davis, of Hastings, New Zealand. He was educated at Heretaunga School, Hastings, and the Wanganui Collegiate School. He joined the staff of the Bank at Gisborne, New Zealand, on 11th June, 1912, and was transferred in August, 1914, to Tokomaru Bay.

Llewellyn Davis enlisted on 15th August, 1914, and was appointed to corporal in the B Company of 9th Wellington Regiment of the N.Z.E.F. He left with the Main Body for Egypt where he was promoted to sergeant. He went to Gallipoli early in that campaign, returned to Egypt, was invalided in August, but was back in the firing line very soon afterwards. On 5th September he was shot by a Turkish sniper and died on the following day.
Cuthbert Glen Davison was born at Mt. Gambier, South Australia, on 7th May, 1894. His father, Mr. Francis Davison, is a barrister-at-law and special magistrate; his mother, Mrs. Emily Millicent Davison, is a grand-daughter of Bishop Short.

Cuthbert Davison was educated at St. Peter’s College, Adelaide, and entered the service of the Bank on 11th September, 1912, at Mt. Gambier. In the following December he was transferred to Adelaide, and in May, 1914, to Inverell, New South Wales.

He enlisted in August, 1914, as a private in the 3rd Battalion, A.I.F. He left Australia for Egypt and participated in the campaign in Gallipoli. He was in action at Lone Pine and took part in several fierce charges which resulted in the capture or death of a large number of the enemy. One day between the 7th and 14th August he was shot while bomb-throwing and died instantly. He had been extremely popular with his comrades, and at intervals during the fighting at Lone Pine he cheered them with laughter and jokes. He had received promotion to sergeant just prior to his death.
EDRIC ATHOL DAWSON was born at Forbes, New South Wales, on 12th December, 1890. His parents were Mr. Reginald Weston Dawson (of the Commercial Bank, Braidwood) and Mrs. Margaret Dawson, and he was educated at the Forbes and Braidwood Public Schools.

He entered the Bank of New South Wales' service at Henty, New South Wales, on 27th November, 1908; was transferred in October, 1909, to Goulburn; in January, 1911, to Temora; in April, 1912, to Taralga, as assistant; in November, 1913, to Braidwood, as ledger-keeper; and in July, 1914, to Bathurst Street, Sydney.

Edric Dawson enlisted on 12th May, 1915, in the 17th Battalion, A.I.F. He took part in the Gallipoli Campaign, and afterwards fought in France from 1916 until August, 1918. He was in the Battle of Pozieres and several other engagements, until the last great Allied offensive in August, 1918, when on 10th August he was hit by a shell at Framerville and died soon afterwards.
AROLD HERBERT DEAN was born on 17th December, 1891, at Young, New South Wales, the son of Mr. Thomas and Mrs. Elizabeth Dean. He was educated at the Public School, Young. He entered the service of the Bank on 20th October, 1909, at Bathurst, New South Wales; was transferred the following February to the Haymarket Branch, Sydney; in August, 1910, to Newtown; and June, 1911, to Ryde, where he was appointed ledger-keeper. In December, 1912, he was removed to Edgecliffe; thence to Uralla, New South Wales, in January, 1914, and to Singleton in the following August.

Harold Dean enlisted on 4th July, 1915, and left Australia with the 13th Brigade, Australian Field Artillery. He served in Egypt until June, 1916, and thenceforward in France until 22nd October, 1918. He was promoted to sergeant in April, 1916, and to lieutenant on 7th March, 1918, with the 113th Battery.
EDWARD DEWHIRST was born on 22nd May, 1891, at Newcastle-on-Tyne, England, the son of Mr. George Francis and Mrs. Eliza Emma Dewhirst. He was educated at the Village School, Egmont, and at the Stratford High School, Taranaki, New Zealand.

He joined the Bank's service at Stratford on 29th May, 1908, and was transferred in November, 1911, to Hawera, as ledger-keeper; in July, 1912, to Wellington; and in November, 1913, to Timaru, as teller.

Edward Dewhirst enlisted on 17th August, 1914, as a private in 2nd South Canterbury Regiment and left for Egypt. Subsequently he was promoted to sergeant. He was in the opening of the Gallipoli Campaign, and in action until 8th May, 1915, when he was killed instantly by a Turkish bullet at Sari Bair.
SECOND-LIEUTENANT GEORGE ROY Mc Gregor DeY
10th Battalion, A.I.F.

George Roy Mc Gregor DeY was born at Winnininnie Station, North-east South Australia, on 8th January, 1891, the son of Mr. A. Mc Gregor DeY and Mrs. H. E. DeY. He was educated at Largs Bay School, and St. Peter’s College, Adelaide.

Joining the Bank’s staff at Adelaide on 20th July, 1910, George DeY was sent to Kapunda in April, 1913, as assistant, and remained there until he enlisted on 15th June, 1915.

While at Mitcham Camp he passed the examination for sergeant in August, and qualified for a commission in October, being appointed second-lieutenant on 15th December, 1915. He was instructor in musketry during the early part of 1916, and left Australia with the 15th Reinforcements of the 10th Battalion, A.I.F., in March, 1916.

George DeY spent six weeks in Egypt and then went to France. He was engaged in the Battle of Pozieres and in the attack on Mouquet Farm in August. During the latter battle, although Lieutenant DeY had not been well, and was advised by the medical officer not to go out, he insisted on taking his place and went over the top with his men, falling riddled by bullets a few yards from the trenches. His body was never recovered, and it is believed that he had been placed in a shell-hole and treated by the A.M.C., but while there was struck by a bomb and killed.
LIEUTENANT JOHN HARTNELL DOWNTON
1st Field Company Engineers and 1st Infantry Battalion, A.I.F.

JOHN HARTNELL DOWNTON was born at Eden, N.S.W., on 6th December, 1893, the son of Mr. Carey Downton and Mrs. Jane Ann Downton. He went to school at Eden, and to the State Schools in Canterbury and Williamstown, Victoria.

He joined the Bank’s staff at Eden on 18th July, 1910, and was afterwards at the Crookwell Branch. Thence he was transferred to the Head Office, and served with the Southern and Western Inspectors.

Hartnell Downton enlisted in the A.I.F. on 5th August, 1914, and sailed from Australia in October. He served in Egypt, Gallipoli, Sinai and France, and was wounded during one of the Somme battles in August, 1918. After three months in hospital he returned to Australia in 1919. He was at first a sapper in the First Field Company of Engineers; promoted to lance-corporal in September, 1914; corporal on 5th April, 1915; sergeant on 10th June, 1915; orderly-room sergeant in the following August, and staff-sergeant on 24th November, 1916. Hartnell Downton won his commission in August, 1917, being appointed second-lieutenant in the 1st Infantry Battalion, and he was promoted to lieutenant on 24th February, 1918.
SERGEANT NORMAN VAUGHAN JOSEPH DOWNEY
41st Battery, Australian Field Artillery

NORMAN VAUGHAN JOSEPH DOWNEY was born on 1st February, 1892, at Waverley, near Sydney, the son of the late Mr. L. G. Downey and Mrs. H. A. Downey. He was educated at the Christian Brothers College, Gympie, Queensland.

Joining the Bank's service at Gympie on 21st January, 1909, he was transferred to Goondiwindi in August, 1911, and to Bundaberg in July, 1912, and was promoted to teller in March, 1915.

Norman Downey enlisted on 29th January, 1916, and was allotted to the 41st Battery, 11th Brigade of the Australian Field Artillery. He was promoted to sergeant on 26th July, 1919.
CORPORAL EBEN DONOVAN DRAPER
18th Battalion, A.I.F.

E BEN DONOVAN DRAPER, the son of Mr. Eben Carter Draper and Mrs. Emily Jane Draper, was born on 22nd June, 1889, at Allandale, New South Wales, and was educated at the Maitland High School.

He joined the staff of the Bank at Warialda on 30th July, 1907, and in the following month was transferred to Tamworth. In September, 1909, he was sent to Quirindi; in January, 1911, to the Bathurst Street (Sydney) Branch; in the following April, to Yerranderie, as assistant; in March, 1912, to Head Office; thence to Mosman in July, 1912; and to Rockdale in June, 1914.

He enlisted on 11th May, 1915, as a private in the 18th Battalion, A.I.F., and was promoted to corporal. Eben Draper served in Egypt, Gallipoli and France, taking part in the Battles of Pozieres, the Somme, and Bullecourt, amongst other engagements, up to the end of the war, and escaped both wounds and sickness. He received his discharge in September, 1919.
JOHN EDWARD PURVIS DRUITT, son of Mr. and Mrs. A. J. Druitt, was born at Port Macquarie, New South Wales, on 6th February, 1895. He was educated at the Superior Public School, Port Macquarie, and the District School at Kempsey, and entered the Bank’s service on 9th January, 1912, at Bellingen. His subsequent transfers were to Maitland in December, 1912; Mullumbimby in January, 1913; and Casino in April, 1914.

He enlisted on 27th February, 1915, and embarked as sergeant, landing at Gallipoli on 12th September, 1915. After three months’ service, however, he contracted severe enteric fever, and was invalided home to Australia, being finally declared unfit for further service. In the meantime he had received his promotion to the rank of lieutenant.
HARALD LESLIE DUCKWORTH was born in Sydney, New South Wales, on 23rd August, 1889, the son of Mr. Arthur and Mrs. Matilda Duckworth. He was educated at the Woollahra Grammar School under Mr. Andrew Gardiner, M.A.

Harald Duckworth entered the Bank's service at the Head Office on 6th February, 1908; was transferred on 16th December, 1911, to Pitt Street Branch, as ledger-keeper, and left there to enlist in the A.I.F. in March, 1916. He joined the 34th Battalion, 3rd Division, as a private and won promotion to warrant-officer; his service extending to three years and eight months. With three others he received the congratulations of General Birdwood on his courage and devotion to duty in saving stores from the town of Hazebrouck while under bombardment.
CHARLES EDWARD DUN was born on 10th November, 1895, at Whitton, New South Wales, the son of Mr. Francis Boyce Dun and Mrs. Hanorah Dun, of Ganmain, New South Wales. He was educated at St. Joseph’s College, Sydney; entered the Bank’s service on 27th November, 1913, at Coolamon, New South Wales, and was transferred to Tumut in November, 1914.

Charles Edward Dun enlisted on 1st November, 1916, and was appointed to the 108th Howitzer Battery of the 8th Field Artillery Brigade, 3rd Division, A.I.F. He was promoted to the rank of staff-sergeant.
CAPTAIN WALTER JOHN CLARE DUNCAN,  
D.S.O. and Bar, M.C.  
33rd Battalion, A.I.F.

WALTER JOHN CLARE DUNCAN was born at Inverell,  
New South Wales, on 27th January, 1894, and was educated at the Inverell Grammar School. His parents are Mr. Walter Sydney Duncan and Mrs. Margaret McIntyre Duncan. His grandfather was General John Duncan; one of his uncles is Brig.-General Duncan (for a time Chief of Staff of the A.I.F. in Egypt); and another is Major Harry Duncan.

Walter Duncan joined the Bank at Barraba, New South Wales, on 23rd September, 1910; was transferred to Narrabri in April, 1911; to Coonabarabran, as teller, in July, 1915. In January, 1916, he was removed to the Head Office, and in the same month sent to Gunnedah as teller.

Meanwhile, two days after the war began, Walter Duncan had offered himself for enlistment, but was rejected as medically unfit. In October he received a commission in the Common-
wealth Military Forces, and in March, 1916, he was accepted for
service abroad and appointed lieutenant in the 33rd Battalion,
A.I.F.

On 21st November, 1916, Lieutenant Walter Duncan
landed in France with his battalion and was frequently in action.
At the Battle of Messines Ridge, in June, 1917, he led the assault
with great courage and dash, and himself killed three of the
enemy. When the new line was consolidated he held his
position for eighty hours without relief until severely wounded.
By his conspicuous gallantry and devotion to duty, his wonder­
ful cheerfulness and optimism during the continuous heavy shell­
ing, he greatly inspired his men and set them a splendid example.
For these services he was awarded the Military Cross and was
decorated by His Majesty in the following August.

Lieut. Duncan had been recommended for promotion to
captain after Messines, and the promotion was gazetted on 1st
November, 1917.

On 4th April, 1918, he took part in the defence of Villers
Bretonneux, one of the greatest feats of the A.I.F. For his ser­
vices in this battle Captain Duncan was awarded the D.S.O.
The official statement of the conduct which gained the decora­
tion is as follows:—

"For conspicuous gallantry, excellent leadership, and devotion
to duty. On April 4th, 1918, in the defence of Villers-Bretonneux,
Captain Duncan commanded the company on our left flank. Owing
to the troops on the left being pressed back, our flank was in serious
jeopardy. Captain Duncan led his company forward with great skill
and dash, and, engaged the enemy with a heavy and accurate fire,
causing him to withdraw. He followed the retirement up and took up
an excellent defensive position. Throughout the day his company
maintained a very effective fire, inflicting many casualties and greatly
hampering the enemy’s consolidation. In the afternoon attack, when
our right flank suffered, he rendered immediate help by giving cover­
ing fire and sending two platoons there, thus greatly relieving the situa­
tion. He later led his company in a counter attack in conjunction
with the cavalry and again drove the enemy back, inflicting heavy
casualties. Early in the morning of April 5th his company made an
advance of 600 yards and materially improved our position. He kept
Headquarters constantly supplied with the most useful information. This
officer displayed sound judgement and initiative, and by his gallant,
fearless, and cheerful bearing greatly enthused his men. The value
of his work cannot be overestimated."

He was decorated by H.M. the King on 8th July, 1918.

Captain Duncan won high praise for his gallant and skilful
conduct south-west of Bouchavesnes on 31st August, 1918.
He commanded the left assaulting company against heavy
machine-gun fire. Outflanking these guns, they killed 10 of
the enemy, rushed the position and captured two machine-guns
and 11 prisoners. Later on he led a charge and captured two
more machine-guns and 20 prisoners. He continued his ad­
vance against the enemy, capturing more prisoners, guns and
trench mortars, besides inflicting heavy casualties. As a result
of his co-operation with the Londoners, held up at Marrieres Wood, 100 of the enemy surrendered, and the English regiment was able to advance. Captain Duncan's company, reduced to thirty, continued their advance to the Bapaume-Peronne Road and rushed a position at the Old Quarry, capturing 60 prisoners, five machine-guns, and four trench mortars; he returned under heavy fire and took back 50 English troops to hold the important position his little company had gained. "It was by his magnificent leadership and fighting-spirit that success against seemingly overwhelming odds was attained." For these services he was awarded a bar to the Distinguished Service Order, and was decorated by the King on 9th November, 1918.

For further conspicuously able conduct Captain Duncan was mentioned in despatches by the Commander-in-Chief, Field-Marshal Haig, on 18th November, 1918, and again on 16th March, 1919.

In December, 1918, Captain Duncan left England for India, and was appointed on probation for twelve months to the 1st Battalion of Queen Victoria's Own Corps of Guides. In July, 1919, he was appointed Staff-captain of the 66th Infantry Brigade of the Indian Army, and thereupon resigned from the Bank's service.

COMPANY SERGEANT-MAJOR TOM NORMAN DAINTY
London Scottish Regiment

TOM NORMAN DAINTY was born on 11th September, 1886, and entered the service of the Bank at London on 1st March, 1906. He enlisted in the London Scottish Regiment and was promoted to company sergeant-major.

No further particulars of Sergeant-Major Dainty's career have been obtainable, nor have we been able to procure his photograph.
Sergeant Norman Guthrie Chalmers Dunsford

10th North Otago Battalion, N.Z.E.F.

Norman Guthrie Chalmers Dunsford was born at Invercargill, New Zealand, on 23rd July, 1891, the son of Mr. William George Dunsford and Mrs. Fannie Elizabeth Dunsford. He was educated at the High School, Timaru, and entered the Bank’s service at the Timaru Branch on 1st October, 1908. He was transferred to Oamaru in July, 1912, and left there to enlist on 17th August, 1914.

Norman Dunsford held a commission as second-lieutenant in the 8th South Canterbury Regiment, in the uniform of which regiment he appears in the above photograph. He resigned in order to go with the Main Body to Egypt, joining up with the 10th North Otago Battalion. While there he was promoted to sergeant and left with the first expedition to Gallipoli. On 3rd May, 1915, he was killed in action at Quinn’s Post, Gallipoli.
EUGENE SCHUYLER EARLE was born on 8th April, 1895, at Armidale, New South Wales, and was the son of Mr. Albert Berry Earle and Mrs. Flora M. Earle. He was educated at the Armidale District School, and entered the service of the Bank at Armidale on 28th October, 1913. Before enlisting he had spent some time as instructor with the 33rd Battalion in the Armidale Camp, and eventually enlisted in that unit on 7th April, 1916, and received his promotion to the rank of sergeant.

On 2nd December of the same year he was posting his men and instructing observers in front of Armentieres, when he was killed instantaneously by the bullet of an enemy sniper.

Lieutenant-Colonel L. J. Morshead, writing afterwards to Mrs. Earle, stated that her son, Sergeant Earle, was "fearless, reliable, honest, hardworking and conscientious, he was loved by his men and respected by all. In his quiet gentlemanly way he had the confidence of both his men and officers, and I had him on my list for a commission."
CHARLES SHILLABER EVANS was the son of Mr. James Thomas Evans, Manager of the Bank of New South Wales at Ashfield, Sydney, and Mrs. Elizabeth Ann Evans. He was born at Cowra on 30th September, 1893, and educated in the same town. He joined the service of the Bank on 28th March, 1910, at Young, and was subsequently transferred in February, 1912, to Cootamundra as ledger-keeper, and in May, 1914, to Wagga Wagga in the same capacity.

He enlisted on 26th August, 1915, and embarked for Egypt in the following January, eventually arriving in France in May of the same year. Three months later he was wounded by shrapnel, and shortly afterwards was promoted to the rank of lance-corporal in September and of corporal in November. On 18th February, 1917, he received his sergeant’s stripes. He did not long survive his last promotion, being killed in action at the Battle of Bullecourt on 3rd May, 1917.

All his promotions had been made on the field.
PRIVATE COLIN MUNRO EDWARDS
55th Battalion, A.I.F.

COLIN MUNRO EDWARDS, the son of Mr. William James Edwards, late Chief Inspector of the Bank of New South Wales, and Mrs. Jeanie Edwards, was born at Waverley, near Sydney, on 5th March, 1898. He received his education at the Sydney Grammar School.

Colin Edwards enlisted on 29th October, 1917, in the 55th Battalion of the A.I.F. He served in France and Belgium, and passed an examination in the Officers' School in England for a lieutenancy. He could not, however, get a commission until after three months’ active service, and the Armistice intervened before the three months were up.
SECOND-LIEUTENANT GEORGE MUNRO EDWARDS
1st A.N. & M.E.F., and R.A.F.

GEORGE MUNRO EDWARDS was born at Waverley, near Sydney, on 20th February, 1893. He is a brother of Colin Munro Edwards, and was educated at Barker College and the University of Sydney.

George Munro Edwards enlisted on 11th August, 1914, and served with the First Australian Naval and Military Expeditionary Force in German New Guinea until February, 1915. On returning to Australia he re-enlisted on 4th April, 1918, in the Royal Air Force, and was promoted to second-lieutenant in the following September. He served in the R.A.F. in Egypt from April, 1918, to July, 1919.
LIEUTENANT WILLIAM JAMES MUNRO EDWARDS
1st Aust. Light Horse, A.I.F.

WILLIAM JAMES MUNRO EDWARDS was born on 25th June, 1891, at Waverley, and was a brother of Colin Munro Edwards and George Munro Edwards. He was educated at Scots College, Sydney. He entered the service of the Bank at Head Office on 2nd April, 1908.

William James Edwards enlisted in the 1st Australian Light Horse in May, 1915, and fought in all actions with that body on the Suez Canal and across the desert from Romani (in July, 1916) to Beersheba in Palestine. He was promoted to second-lieutenant in August, 1915, and to lieutenant on the field in October, 1916. He was killed on 3rd November, 1917, while leading his troop in action a few miles north of Beersheba.
CAPTAIN GEOFFREY MERVYN FAITHFULL
Army Medical Corps, A.I.F.

GEOFFREY MERVYN FAITHFULL was born in Sydney, New South Wales, on 3rd December, 1891. He is the son of Dr. Robert Lionel Faithfull, who is a Director of the Bank of New South Wales, and Mrs. Jessie Alice Faithfull. He was educated in Sydney.

Geoffrey Mervyn Faithfull enlisted on 21st August, 1917, and, as a member of the Army Medical Corps, was attached to the 33rd Battalion, A.I.F.
LIEUTENANT REGINALD GIBSON FAITHFULL, M.C.
8th Machine Gun Squadron, 7th Cavalry Brigade, 3rd Cavalry Division, B.E.F.

REGINALD GIBSON FAITHFULL was born on 4th October, 1889, at Sydney, New South Wales, the son of Dr. Robert Lionel Faithfull (a Director of the Bank of New South Wales), and Mrs. Jessie Alice Faithfull. He was educated at King's College, Goulburn.

He left Sydney for England in March, 1915, and enlisted in the following June. He received a commission as second-lieutenant in the 14th Reserve Cavalry and was attached to the Machine Gun Squadron. He was promoted to lieutenant in November, 1917.

Lieutenant Reginald Faithfull was awarded the Military Cross, and was also mentioned in despatches for distinguished service.
FRANCIS VERNON FELS was born on 15th April, 1899, at Cue, Western Australia, the son of Mr. Ernest D. Fels, Postmaster at Kalgoorlie, and Mrs. Fels. He was educated at the Christian Brothers' College, Kalgoorlie, and entered the service of the Bank in the same town on 12th April, 1916.

Francis Fels enlisted on 21st July, 1918, with the Reinforcements from West Australia. He left in the S.S. "Boonah" in October, 1918, but on reaching Durban found that the Armistice had been signed, and returned to Australia. On the return journey a severe outbreak of influenza occurred on board the "Boonah." Mr. Fels was specially mentioned for valuable assistance rendered at that time. He was discharged on 9th January, 1919.
LIEUTENANT CYRIL BOYD FENTON
Royal Flying Corps

C YRIL BOYD FENTON, son of Mr. George A. and Mrs. Katie M. Fenton, was born at Terang, Victoria, on 11th April, 1897. He was educated at St. Patrick's College, Ballarat, and entered the service of the Bank in that city on 9th August, 1914.

He enlisted in August, 1915, was promoted to the rank of lieutenant and attached to the Royal Flying Corps. In this service he met with a serious accident involving a fall of 100 feet, and remained in hospital for seven months. Thereafter he resumed duty, but was made prisoner in March, 1918, and arrived back in England in December of the same year, one month after the signing of the Armistice.
RUPERT DONALD FERGUSSON, son of Mr. Ernest Fairchild Fergusson, of the Bank of Australasia, Jerilderie, and Mrs. Elizabeth Fergusson, was born in Melbourne on 8th January, 1894.

He was educated at the University High School, Melbourne, and joined the service of the Bank at Coolamon, on 3rd March, 1914.

He enlisted on 2nd September, 1914, and served in Egypt, Gallipoli, France and Flanders. He received promotion to the rank of sergeant, and having been wounded three times (in the chest, arm, hand and leg), was finally discharged on 19th July, 1917.
EDWARD CHARLES FIGGIS, son of the late Mr. Charles Figgis and Mrs. Emily Figgis, was born at Brisbane on 16th May, 1895. He was educated at Brisbane Technical College, and entered the service of the Bank at Brisbane on 28th October, 1913.

He enlisted on 4th May, 1916, and sailed with the 4th Reinforcements of the 49th Battalion in August, 1916.

He saw service in France from December, 1916, until August, 1918, and received his promotion to the rank of corporal in June, and of sergeant in December, 1917.
PRIVATE HERBERT LIONEL INGLE FINCH

11th Battalion, A.I.F.

HERBERT LIONEL INGLE FINCH was the son of Mr. E. H. Finch, Manager of the Bank of New South Wales at Queanbeyan, and Mrs. Finch. He was born on 25th April, 1885, at Cootamundra, New South Wales. He was educated at the Greenwich and Fort Street Schools, and entered the service of the Bank on 21st December, 1902, at the Head Office. His subsequent transfers were to the Royal Exchange Branch, Sydney, in February, 1904; Southern Branch, Sydney, in July, 1908; North Sydney Branch, in December, 1909; Perth, W.A., in October, 1910; Fremantle, W.A., in February, 1911.

He enlisted immediately on the outbreak of war and embarked for Egypt with the 11th Battalion.

Private Finch took part in the Landing at Gallipoli, and was amongst the party that scaled the heights. Expecting reinforcements, they went too far inland and had to retreat, and as Private Finch turned round to fire he was shot in the body, and died of his wounds a few days later.
ONALD BERRY FINLAYSON, son of Mr. Robert B. Finlayson and Mrs. C. Finlayson, of "Lightcliffe," Wollongong, New South Wales, was born at the E. S. & A. Bank, at Wollongong, on 6th March, 1890. He was educated at the Public School, Wollongong, and Sydney Grammar School, and entered the service of the Bank of New South Wales, at Head Office on 11th June, 1908. On 9th March, 1912, he proceeded to Rockdale as assistant, and in January, 1913, entered the Inspector's Department, at Head Office.

He enlisted on 29th October, 1915, and sailed from Australia as second-lieutenant in April, 1916. After a week in Egypt he proceeded to France and joined his unit at Fleurbaix.

After taking part in the Battle of Pozieres and other engagements on the Somme, he was transferred to the Ypres sector, and received his second star on 1st September, 1916, at Hill 60. In the meantime he had been serving as intelligence and bombing officer to his unit, and it was while carrying out his duties in the latter capacity that he met his death on 5th November, 1916, during what has been described as "the most ghastly night that the 1st Battalion ever went through."

LIEUTENANT RONALD BERRY FINLAYSON
1st Battalion, A.I.F.

RONALD BERRY FINLAYSON, son of Mr. Robert B. Finlayson and Mrs. C. Finlayson, of "Lightcliffe," Wollongong, New South Wales, was born at the E. S. & A. Bank, at Wollongong, on 6th March, 1890. He was educated at the Public School, Wollongong, and Sydney Grammar School, and entered the service of the Bank of New South Wales, at Head Office on 11th June, 1908. On 9th March, 1912, he proceeded to Rockdale as assistant, and in January, 1913, entered the Inspector's Department, at Head Office.

He enlisted on 29th October, 1915, and sailed from Australia as second-lieutenant in April, 1916. After a week in Egypt he proceeded to France and joined his unit at Fleurbaix.

After taking part in the Battle of Pozieres and other engagements on the Somme, he was transferred to the Ypres sector, and received his second star on 1st September, 1916, at Hill 60. In the meantime he had been serving as intelligence and bombing officer to his unit, and it was while carrying out his duties in the latter capacity that he met his death on 5th November, 1916, during what has been described as "the most ghastly night that the 1st Battalion ever went through."
CORPORAL MORETON CEDRIC BERKELEY FITZHARDINGE
54th Battalion, A.I.F.

MORETON CEDRIC BERKELEY FITZHARDINGE was born in Dubbo, New South Wales, on 25th July, 1890. He is the son of the late Mr. C. H. Fitzhardinge, Solicitor, and Mrs. Fitzhardinge. He was educated at Dubbo Grammar School, and joined the service of the Bank at that town on 13th August, 1907. His subsequent transfers were to Scone, 1908; Maitland, in 1910; Collarenebri, in 1913; Trangie, in 1914; and Moree, in 1915.

He enlisted on 26th April, 1916, and embarked on 25th October in the same year. He proceeded to France, and in May, 1917, was wounded at Bullecourt while defending one of the Hindenburg Support Trenches against a counter-attack.

On 26th September, in the same year, he was wounded again at Polygon Wood. He eventually reached Australia and received his discharge on 2nd May, 1919.
STAFF SERGEANT BRIAN JEFFARES FLEMING

Field Artillery, A.I.F.

BRIAN JEFFARES FLEMING, son of the late Mr. P. F. Fleming and Mrs. G. E. Fleming, was born at Bundaberg, Queensland, on 18th August, 1898. He was educated at the Bundaberg High School and Ipswich Grammar School, and entered the service of the Bank at Gin Gin on 23rd October, 1914. He was transferred to Eumundi in the following November, and to Roma in August, 1915.

He enlisted on 1st February, 1917 and left Australia with the Field Artillery Reinforcements.

On 15th November, 1918, he was promoted to the rank of bombardier, and received further promotion to the rank of staff sergeant on 6th January, 1919.

He arrived back in Australia on 30th August, 1919.
CAPTAIN GEORGE D'ARCY FOLKARD
55th Battalion, A.I.F.

GEORGE D'ARCY FOLKARD, son of Mr. William and Mrs. Emily Folkard, was born at Kogarah, New South Wales, on 24th February, 1894. He was educated at Parramatta South School, and joined the service of the Bank on 4th June, 1910, at Head Office.

He enlisted in November, 1915, and left Australia about four months later. He was promoted from lieutenant to captain, but had only seen a short period of service in France when he had the misfortune to be taken prisoner and remained in Germany from July, 1916, until June, 1918. He was then transferred to Holland, where he remained for nearly a year before securing transfer to England.

Captain Folkard arrived back in Australia in September, 1919.
LIEUTENANT-COLONEL FREDERICK WILLIAM DEMPSTER FORBES, C.M.G., D.S.O.
21st and 20th Battalions, A.I.F.

FREDERICK WILLIAM DEMPSTER FORBES, son of the late Mr. Robert Arthur Forbes and Mrs. Forbes, was born at Prahran, Victoria, on 24th February, 1883. He was educated at the Hawkesburn Grammar School and the Caulfield Grammar School, and joined the service of the Bank in Melbourne on 16th November, 1899.

On 29th July, 1910, he proceeded to Moama as teller, and in December, 1912, to Corowa as accountant. Having interested himself in military work long before the war, he received his commission in the Victorian Military Forces in 1900, and was promoted to the rank of captain in the Commonwealth Military Forces in 1904. He enlisted in the A.I.F. in January, 1915, embarked in May of the same year and served on Gallipoli from September, 1915, until the evacuation.

Thereafter he proceeded to France and continued to serve in France and Belgium until 20th April, 1919. On 1st April, 1915, he had received his majority, and was promoted to the rank of lieutenant-colonel on 1st August, 1916, when he took over the command of the 21st Battalion.
Lieut.-Col. Forbes continued in this command until 29th November, 1917, when he took over the command of the Second Training Brigade. On 30th May of the following year he assumed command of the 20th Battalion and remained in that capacity until leaving France in April, 1919. In the meantime Lieut.-Col. Forbes had held the following temporary commands: 6th A. I. Brigade, 24th December, 1916, to 25th February, 1917; 5th A. I. Brigade, 8th September, 1918, to 28th September, 1918; 5th A. I. Brigade, 24th November, 1918, to 13th February, 1919.

Lieut.-Col. Forbes had been awarded the D.S.O. "for distinguished and gallant service" in 1916, and in June, 1919, he received the further honour of C.M.G. He had been mentioned in despatches no less than five times between November, 1916, and January, 1919. The details were as follows:—13th November, 1916, distinguished and gallant service and devotion to duty; 9th April, 1917, special mention; 13th August, 1918, name brought to notice of Secretary of State for War for valuable services rendered; 8th November, 1918, gallant and distinguished service; 1st January, 1919, special mention.
CAPTAIN DANIEL ARTHUR FOWLER, M.C.
4th Australian Field Artillery Brigade

DANIEL ARTHUR FOWLER, son of Mr. A. D. Fowler and Mrs. K. A. Fowler, of Young, New South Wales, was born at Bungendore, New South Wales, on 1st September, 1880. He was educated at public schools, mainly at Jerilderie, and entered the service of the Bank in that town on 1st December, 1896. His subsequent transfers were to Hay, in 1900 (where he was promoted to teller in 1903), and to Eaglehawk, in 1906, where he acted as accountant. In 1908 he proceeded to Albury as agency officer; in 1909, to Culcairn, as accountant; and in 1910, to Brocklesby as acting manager; subsequently becoming manager on 17th June, 1913.

He enlisted in July, 1915, and was promoted to the rank of second-lieutenant in the 2nd D.A.C. He sailed in November, 1915, and received his second star in March of the following year, shortly before his arrival in France. In April, 1916, he was transferred to the 4th A.F.A. Brigade and did work of very great value during the operations at Pozieres in July, 1916, and at Bullecourt in April and May of 1917.
"This officer," wrote his commanding officer, "did most gallant work as a subaltern of the 10th Battery. With a devotion to duty and utter disregard of his personal safety, that was at all times a most inspiring example to the men, he conducted repeated reconnaissances for forward O.P. work; also, as Brigade F.O.O., he was able to send in most important information as to our infantry dispositions."

In November, 1916, Lieutenant Fowler was wounded at Flers, but rejoined his unit and was appointed adjutant in July, 1917, and promoted to the rank of captain on 1st September following.

He was gassed at Passchendaele in November of the same year, but returned to France and rendered valuable service during the important period between May and November, 1918. On 1st February, 1919, he was promoted to the command of the 10th Battery.

Captain Fowler was awarded the Military Cross for his general and special services throughout the war.

An instance specifically recorded took place near Joncourt on 6th October, 1918. At a time when heavy hostile shelling was taking place, and all telephone lines were cut, "this officer mounted his horse and under heavy fire personally warned the batteries that a move had been cancelled, thereby saving many casualties and preventing a possible premature disclosure of our intentions to the enemy."

General Birdwood wrote to Captain Fowler on 12th June, 1919, as follows:

"Dear Fowler,

This is just a line to tell you how really pleased I am that your good and gallant service has been recognized by the award to you of the Military Cross, on which I heartily congratulate you. I enclose a piece of the riband and with it send you my kind regards and all good wishes for the future.

Yours faithfully,

W. R. Birdwood."
LIEUTENANT STANLEY CHARLES FRANCIS
20th Battalion, A.I.F.

STANLEY CHARLES FRANCIS, son of Mr. and Mrs. S. C. Francis, of Adelaide, was born at Millthorpe, New South Wales, on 31st January, 1894. He was educated at Petersham, Sydney, and joined the service of the Bank on 6th April, 1910, at the Bathurst Street Branch. He was transferred in January, 1911, to Head Office, and two years later to Albury. In December, 1913, he went to Culcairn as assistant, and in March, 1914, to Albury.

He enlisted on 13th March, 1915, and immediately received his commission as lieutenant.

He embarked on 25th June, 1915, and having been wounded returned to Australia and received his discharge on 23rd March, 1917.
MAJOR REGINALD NORRIS FRANKLIN, D.S.O.
2nd Light Horse Regiment, A.I.F.

REGINALD NORRIS FRANKLIN, son of Mr. Samuel and Mrs. Julia Reed Franklin, of London, was born in Surbiton, Surrey, on 18th April, 1883. He was educated at the Borlase School, Great Marlow, Buckinghamshire, and joined the service of the Bank at Casino, New South Wales, on 11th August, 1901. His subsequent transfers were to Kyogle, in 1904; Bangalow, in 1906; Lismore and Dunoon, 1911; and again to Lismore in 1912.

He enlisted a month after the outbreak of war, and went away as lieutenant in charge of the 1st Reinforcements of the 2nd Light Horse, taking part in the Gallipoli Campaign. He was eventually invalided to England, and acted as adjutant in the Weymouth Camp. He rejoined his regiment in the Jordan Valley, Palestine, in 1916, and was awarded the D.S.O. for gallant service at Tel-el-saba.

The following is the official record of his work on this occasion:—
"For conspicuous gallantry and devotion to duty. He displayed great coolness and determination in handling his squadron under heavy fire. At a critical period, when the commanding officer of his regiment had become a casualty, he took command and, though twice wounded, he continued to lead his men and set a magnificent example of courage and resource."

After the Armistice Major Franklin devoted his time to organizing entertainments throughout Palestine for the troops. He was invalided to Australia in March, 1919, and died at Randwick Hospital on 6th July of that year, after an operation which was due to trouble brought on by the hardships of service.
LANCE-CORPORAL EDWARD SLADEN FRAZER
60th Battalion, A.I.F.

EDWARD SLADEN FRAZER was born on 26th July, 1889, at Rochester, Victoria, the son of the late Mr. William Edward Frazer, Manager of the Head Office of the Bank of New South Wales, and Mrs. Amelia Fanny Frazer.

Edward S. Frazer was educated at Queen’s School and St. Peter’s College, Adelaide. He entered the Bank’s service at North Sydney in July, 1909; in the following October he was transferred to the Southern Branch, Sydney; in August, 1910, to Moree, New South Wales; in August, 1911, to Armidale; in June, 1914, to Goulburn, where he was appointed ledger-keeper in the following August.

He enlisted on or about the 13th December, 1916, as a private in the 60th Battalion of the A.I.F., and was promoted to lance-corporal.

Edward S. Frazer, while engaged in the Battle of Bullecourt in May, 1917, was badly wounded and spent some time in hospital in England. On recovering he went back to France and was in action during the critical period which followed the great German advance of March-April, 1918. On 25th April he led his men brilliantly in the attack at Villers-Bretonneux, where he gained promotion. On the following morning, when taking a difficult position he fell mortally wounded from a hurricane of machine gun fire, and died on the following day.
LAN BENJAMIN JOHN FREEMAN, the son of Mr. T. W. and Mrs. Mary Brown Freeman, was born at Geelong, Victoria, on 16th May, 1893.

He was educated at Geelong College, and entered the service of the Bank at Geelong on 18th October, 1910. In August, 1912, he was transferred to Rochester, and in February, 1915, to Melbourne.

He enlisted on 31st July, 1915, and proceeded to Egypt, subsequently seeing service in France and taking part in the Battle of Pozières and other engagements. He was still in France at the time of the great Australian advance in August, 1918, and rendered conspicuous service at the attack on Peronne on 2nd September.

At that time he was still a private, but was promoted shortly afterwards to the rank of lieutenant. The following is the official account of the action for which his Military Medal was awarded: —
"For conspicuous gallantry and devotion to duty during the attack on Peronne on 2nd September, 1918. When his company in passing through Peronne suffered heavy casualties from a heavy barrage of H.E. and gas, Private Freeman assisted several men forward to the position they were to reach on the canal bank. Here further casualties occurred and it was necessary to get these men across the canal before the stretcher-bearers could carry them to the R.A.P. A pontoon was obtained, but it was too short to reach across the canal, Private Freeman jumped into the water, which was up to his neck, and, though under very heavy fire, guided the pontoon to and from the banks until all the wounded had passed over the canal.

"This man showed great bravery and consideration for the wounded, and undoubtedly saved many lives."
BREVET MAJOR BERNARD RUSSELL FRENCH, D.S.O.
Royal Munster Fusiliers

BERNARD RUSSELL FRENCH, son of Sir John Russell French, K.B.E. (General Manager of the Bank of New South Wales) and Lady Margaret Anne French, was born at Christchurch, New Zealand, on 21st March, 1884. He was educated at the Sydney Grammar School and subsequently proceeded to the Sydney University (St. Paul’s College) where he took the degrees of B.A. and LL.B.

He enlisted in September, 1914, as lieutenant in the Royal Munster Fusiliers (Service Battalion) and was promoted to the rank of captain in the Regular British Army in 1917.

Brevet Major French saw service in Palestine, acting as lieutenant-colonel in charge of a battalion of the Royal Munster Fusiliers. He was awarded the Distinguished Service Order for his fine work at that time. He was mentioned in despatches by Sir Bryan Mahon and Sir Edward Allenby, and was awarded the Silver Medal of the Crown of Italy. For his services in Northern Russia he was promoted to the rank of brevet major.
EDWIN ARTHUR FREWIN, son of Mr. E. E. Frewin, Chief Clerk of Railways at Newcastle, was born at Wickham, Newcastle, on 23rd June, 1894. He was educated at the Wickham Superior Public School, and passed the Education, Public Service and Bankers' Examinations while a student at the District High School at Wagga Wagga. He was a bright scholar with literary tastes, and won the Chanter Prize for an essay on the Riverina while at Junee Public School. His first examination resulted in an offer to join the Government service in the Under-Secretary's Department of the Education Office, but he preferred a position in the Bank of New South Wales at Junee, which he took up on 30th September, 1910, serving subsequently at Temora in 1913, Cootamundra in 1914, and at Leeton, as assistant, in 1915.

He enlisted in the Broadmeadow Camp, at Newcastle, in April, 1916, and served on the Western Front with the 1st Machine Gun Battalion from 31st December, 1917.

He was practically in the line up to the time of his death on 19th September, 1918. There is an entry in his diary on this date, bearing the words "In the line"; this was written at Hargicourt at dusk. Privates McGlinn and F. J. Gates were with him working the gun when Private James left them at dusk for a few minutes and found on his return that all three men had been killed by a shell and the gun destroyed.
CAPTAIN RICHARD ALDERSON FROST
11th Light Horse Regiment, A.I.F.

RICHARD ALDERSON FROST, son of Mr. Richard and Mrs. Bertha Frost, was born at Toowoomba on 17th April, 1888. He was educated at the Toowoomba Grammar School, and entered the service of the Bank at Toowoomba on 25th August, 1905. In February, 1912, he went to Clifton as teller, and in June, 1914, to the Inspector’s Office in Brisbane.

He enlisted on 26th February, 1915, and left Australia as a trooper with the 11th Light Horse Regiment. After serving at Gallipoli from August to November, 1915, he was invalided to England. He rejoined his regiment in Egypt in March, 1916, and served in Palestine and Syria. He received his commission in April, 1917; was promoted to honorary captain and quartermaster in April, 1918, and returned to Australia in September, 1919.
LIEUTENANT ARNOLD FOSTER FYNMORE
2nd Battalion A.I.F., and Royal Air Force

ARNOLD FOSTER FYNMORE, the son of Mr. Harry Fynmore (draughtsman in charge of the Land Board Office, Armidale) and the late Mrs. Emilie Florence Fynmore, was born at Hay, N.S.W., on 12th June, 1894, and was educated at Newington College, Sydney.

He joined the Bank's staff on 1st June, 1913, and served at the Head Office until he enlisted on 2nd August, 1915, in the A.I.F.

Arnold Fynmore served with the 2nd Battalion of the A.I.F. in Egypt and afterwards in Belgium and France. He was made a corporal in September, 1915, and was promoted to sergeant in the following December. He fought in France and took part in the severe battles of Pozieres and Mouquet Farm during July and August, 1916.

While his battalion was holding the line at Flers in October, 1916, Arnold Fynmore joined the Royal Flying Corps.
and returned to England for training. Appointed 2nd-lieutenant in March, 1917, he took his place in the 21st Squadron of the R.F.C. at La Louie, Belgium, in the following July, and was engaged in observation work for the artillery.

At the end of September he was transferred to the Home Establishment of the R.F.C. in England, and while there met with a serious accident which necessitated a stay of twelve months in hospital. While in hospital he was promoted to 1st-lieutenant. After leaving the hospital Lieut. Fynmore was attached to the No. 2 School of Aerial Fighting in Yorkshire, and was engaged there from May, 1919, until he was repatriated to Australia.

CORPORAL LOUIS HARRY FRICKER
2/1 Sussex Yeomanry.

LOUIS HARRY FRICKER, a messenger of the Bank in London, served during the war in the Sussex Yeomanry. We have received no information as to the nature of his service, nor have we received his photograph.
LANCE-CORPORAL NOEL WILLIAM HOWARD GALE
2nd Battalion, A.I.F.

NOEL WILLIAM HOWARD GALE was a native of Goulburn, N.S.W., where he was born on the 29th January, 1895; his parents being Mr. William Gale and Mrs. Blanche Gale. He was educated at King’s College, Goulburn.

He entered the service of the Bank on 21st November, 1911, and was first engaged at the Bathurst Street (Sydney) Branch. A month later he was transferred to the Southern Branch, Sydney. On 20th March, 1912, he was sent to Wollongong, and on 1st June, 1914, to Newcastle West, N.S.W.

Soon after the outbreak of war he enlisted as a private in the A.I.F. at Newcastle, and was a member of the 2nd Battalion, which was part of the first contingent to sail from Australia for Egypt. Noel Gale was on the S.S. “Suffolk.”

He was promoted to lance-corporal, and took part in the Landing at Gallipoli on 25th April, 1915. He reached the shore and was fighting in a trench when struck by a Turkish bullet which killed him almost instantly. According to a comrade who was alongside him in the trench, Noel Gale was well liked in the company.
QUARTER-MASTER SERGEANT HARRY ROSS GALL
2nd Battalion, A.I.F.

HARRY ROSS GALL was born on 21st December, 1890, at Moree, N.S.W., the son of Mr. Edward Gall and Mrs. Annie Gall. He was educated at the Superior Public School, Moree, and afterwards at the Boys’ High School, Maitland, N.S.W.

Entering the service of the Bank at Emmaville on 1st August, 1908, he was transferred in the following December to Gunnedah and to Barraba in March, 1912. In July of the same year he was promoted to ledger-keeper, and in that capacity transferred to Kyogle in March, 1913, and to Armidale in June, 1914.

Harry Gall enlisted in November, 1914, as a private in the 2nd Battalion of the A.I.F. He was promoted to corporal in July, 1916, and to quarter-master sergeant in May, 1917.
PRIVATE HAROLD EDMUND GAMBLE
4th Squadron, A.F.C., and 71st Squadron, Royal Flying Corps.

HAROLD EDMUND GAMBLE, the son of Mr. Joseph and Mrs. Emily Gamble, was born in Leadville, near Mudgee, N.S.W., on 11th July, 1893. He received his education at the Leadville Public School.

Joining the Bank's staff at Gulgong, N.S.W., on 28th June, 1911, Harold Gamble was transferred in the following August to Coonamble, and a year later to the Head Office.

He enlisted at Victoria Barracks, Sydney, on 24th July, 1916, as a wireless operator in the 4th Squadron of the Australian Flying Corps. While training in England he became a second air mechanic in the Royal Flying Corps, and was sent to France on 20th August, 1917, with the 71st Squadron of the R.F.C.

Soon after his arrival in France, Harold Gamble was temporarily attached to the 105th Howitzer Battery as a receiver of wireless messages. With that battery he took part in the action at Westhoek Ridge, near Ypres, and on 22nd October, 1917, was resting in a "pill-box" behind the line. While there a German shell hit the window and burst in the pill-box, the concussion killing Harold Gamble instantly.

The instructor at the wireless school in Sydney, who was
associated with Harold Gamble up to the time he went to France, says that no one of his men stood out more prominently as a good Australian. "I always felt that the influence of a young man such as he was, always tended towards the happiness and pleasure of his companions. . . . He was a thinking fellow, with a correct and steady vision of the things that mattered, and his actions always coincided with his ideas."

He was buried in the Australian portion of the cemetery at Oodurdum, a few miles from Ypres.
GERALD GARLING was born in Sydney, on 28th August, 1884, and was educated at Fort Street School and the Sydney Grammar School. His father, Mr. C. W. H. Garling, was late manager of the William Street Branch of the Bank. Four of his sons enlisted, two of whom were killed, and one lost a leg.

Gerald Garling entered the service of the Bank on 26th June, 1901, at the Head Office. In March, 1904, he was sent to Gulgong, N.S.W., and in January, 1906, to Orange. In the following December he was promoted to accountant at Coonamble, N.S.W., thence he went to Millthorpe as teller in February, 1911, and in September, 1914, was transferred to Temora as accountant.

Enlisting on 3rd July, 1916, as a gunner in the 116th Howitzer Battery, he was promoted to Bombardier in August, to corporal in September, and to sergeant in December, 1916. A year afterwards he was appointed acting sergeant-major of the 104th Howitzer Battery.
LIEUTENANT ARTHUR HENRY GARROOD
Royal Fusiliers, B.E.F.

ARTHUR HENRY GARROOD was born on 1st January, 1893, in Surrey, England. He is the son of Mr. and Mrs. Arthur Alfred Garrood, and was educated at Pitman’s School, London. He entered the service of the Bank at London on 1st June, 1912.

Arthur Garrood enlisted in November, 1914, as a rifleman in the Queen’s Westminster Rifles. He was promoted to second-lieutenant in the Royal Fusiliers in August, 1915, and won his lieutenancy in February, 1917.
Clifford Mervyn Geddes was born at Warialda, N.S.W., on 3rd November, 1887, the son of the late Mr. William Butler Geddes and Mrs. Sarah Geddes. He was educated at the Warialda Public School and the Boys' High School, East Maitland, N.S.W.

He began as a clerk in the Bank at Tamworth on 6th April, 1904, and was promoted to ledger-keeper on 1st July, 1907. Transferred to Warialda in August, 1907, and thence in the following July to Mudgee, where he was appointed teller on 1st January, 1911. Two years later he was transferred to the Head Office.

Clifford Geddes enlisted on 19th August, 1914, and sailed from Australia as a private in the 1st Division in October, 1914. He was with the 3rd Battalion in the Landing at Gallipoli. While attempting to land in a rowing boat on the historic 25th April, the Turks put a shell through the boat and sunk it. By one of those curious coincidences of the War, when Clifford Geddes emerged from the water he found himself alongside L. De Saxe, also of the Head Office Staff of the Bank, who was in a similar plight. Both were rescued from drowning by sailors from H.M.S. "Bacchante."
While on the Peninsula Clifford Geddes was promoted to corporal, and was in action there until the end of July, when he became seriously ill and was sent to Lemnos. He was removed to Malta, and spent six months in hospital and convalescent camp; then sailed for Egypt and was invalided home. After discharge from the hospital in Sydney early in 1916, he returned to Liverpool camp as Sergeant, and re-embarked from Australia in 1917.

On reaching France Clifford Geddes joined the 13th Battalion, and fought on the Hebuterne front in April, 1918, and then on the Somme. He was engaged in the Battle of Hamel on 4th July, 1918, and was at Villers-Bretonneux from its recapture by the Australians until the 8th August, when the big final advance was made which ended in victory. He took part in that advance, and after the signing of the Armistice, was stationed with his battalion around Charleroi. He returned to England in April, 1919, and sailed for Australia on the “Mahia” in the following June.
CAPTAIN RICHARD RODNEY GIBBS
7th Battalion, A.I.F., and South Wales Borderers.

RICHARD RODNEY GIBBS was born on 5th September, 1892, at Shepparton, Victoria, the son of Mr. William and Mrs. Sarah Gibbs. He was educated at the Brighton Grammar School and joined the Bank's staff at Melbourne on 1st June, 1910.

Richard Gibbs enlisted on 17th August, 1914, and left Australia as a member of the 7th Battalion, A.I.F. He served with that battalion in Egypt, and was promoted to sergeant. Later he joined the South Wales Borderers, and fought at Gallipoli. For a time he was with the West African Frontier Force in the Western Soudan. Rejoining the South Wales Borderers, he was promoted to captain on 24th October, 1918.
LIEUTENANT ARTHUR FREDERICK GILBERT
17th Battalion, A.I.F.

ARTHUR FREDERICK GILBERT, born at Beecroft, N.S.W., on 10th June, 1896, is the son of Mr. Charles E. Gilbert and Mrs. Marian Gilbert. He was educated at the Burwood Superior Public School and the Sydney High School.

He entered the Bank's service on the 26th September, 1912, at the Head Office, and remained there until he enlisted on 6th April, 1915.

Arthur Gilbert sailed from Australia on 12th May, 1915, with the first reinforcements for the 17th Battalion, which he joined in Egypt in August. He fought at Gallipoli from the 20th August until the evacuation on the 19th December, 1915. While on the Peninsula he was promoted to sergeant.

During January and February he was engaged in the defensive preparations in Sinai. Later on he went to France and took part in the Battle of Pozieres in August, 1916. In the following month he was promoted to company sergeant-major, and in August, 1917, to regimental sergeant-major.

Arthur Gilbert was in action at Passchendaele in September, 1917, and won promotion to second-lieutenant, getting his
lieutenancy on 1st January, 1918. He took part in the offensive operations from Villers-Bretonneux, in August, up to the capture of the Hindenburg Line on 5th October, 1918. He had been appointed assistant adjutant in March, 1918, and adjutant in August, 1918.

Leaving France in April, 1919, he returned to Australia on the transport “Nestor,” arriving at Sydney in July.

CORPORAL FREDERICK WILLIAM GILLAM
3rd Wiltshire Regiment.

FREDERICK WILLIAM GILLAM was a messenger of the Bank in London, who enlisted in the 3rd Wiltshire Regiment, and was promoted to corporal. We have received no further details of his service, nor have we received his photograph.
JAMES KINGSLEY GORRELL was born at Unanderra, New South Wales, on 3rd October, 1891, the son of Alderman J. W. Gorrell, of Wollongong, New South Wales, and Mrs. Gorrell. He was educated at the Wollongong District School, and entered the Bank’s service in that town on 22nd January, 1910. A few days later he was transferred to Waverley, near Sydney; then to Campbelltown, as assistant; and in November, 1913, he was sent to Newcastle, New South Wales.

James Kingsley Gorrell enlisted on 4th August, 1915, in the 1st Australian Light Horse Field Ambulance. He embarked for Egypt, arriving on 28th May, 1916, and served throughout the Sinai and Palestine campaigns, being promoted to sergeant on 1st November, 1918. He also rendered service in Egypt during the disturbances early in 1919, and left there for England on 1st May, of that year.
HORACE LESLIE GOUGH was born at Bathurst, New South Wales, on 23rd December, 1890, the son of Mr. Henry Alexander Gough and Mrs. Amy Margaretta Gough. He was educated at East Maitland.

He entered the Bank's service at Armidale, New South Wales, on 4th April, 1907; was transferred to Narrabri as ledger-keeper in August, 1911; to Moree, in June, 1913; and to Forbes as teller in January, 1916.

Horace Gough enlisted on 20th November, 1916, in the 6th Reinforcements Light Trench Mortar Battery, A.I.F., transferring later to the 36th Battalion. He went to France and took part in the Battle of Passchendaele. When his corporal was wounded Private Gough took charge of the section, and was himself wounded by a machine gun bullet. He dropped into a shell-hole full of water and was pulled out by a comrade, who left him in order to rejoin his company. He was not seen again, and though at first reported "missing" was afterwards officially reported as "killed in action" on 12th October, 1917.
ARNOLD ERIC GRANT was born on 20th July, 1895, at Inglewood, New Zealand, the son of the late Mr. James Grant and Mrs. A. E. Grant. He was educated at the New Plymouth High School, and entered the Bank's service at New Plymouth on 20th August, 1912. In November, 1914, he was transferred to Hastings.

Arnold Grant enlisted in the 2nd Wellington Infantry as a private on 24th July, 1916, and was afterwards promoted to corporal. He was in action for some time, and on 27th March, 1918, while taking part in an advance between the villages of Hebuterne and Collincamps, was killed by an enemy bullet.
SECOND-LIEUTENANT LOUIS GREIVE, D.C.M.
23rd Battalion, A.I.F.

LOUIS GREIVE was born at Wagga Wagga, New South Wales, on 12th October, 1894, and was educated at the Melbourne Grammar School and the Sydney Grammar School. His parents are Mr. Louis Greive and Mrs. E. V. Greive.

He entered the Bank’s service at Melbourne on 1st August, 1912, and remained there until he enlisted.

Louis Greive joined the A.I.F. as a private on 25th February, 1915, and was allotted to the 23rd Battalion. He was promoted to sergeant on 12th July, 1915. After being in action for some time at Gallipoli he left the Peninsula for hospital in October, 1915, as he was suffering from enteric fever.

Later on he went to France and was awarded the Distinguished Conduct Medal on 27th August, 1916. The Gazette notice of the decoration was as follows:

"Awarded the Distinguished Conduct Medal."

His Majesty the King has been graciously pleased to approve of
the award of the Distinguished Conduct Medal to the undermentioned non-commissioned officer, for acts of gallantry and devotion to duty in the Field:—

No. 555 Sergeant (now Second-Lieut.) Louis Greive.

For conspicuous gallantry and skilful leadership during operations, when in charge of working parties under heavy fire. In spite of severe casualties he succeeded, by his bravery and example, in getting a dangerous piece of work completed, and later he carried in, single handed, three wounded men."

Louis Greive was promoted to lieutenant on 6th September, 1916, and was taken prisoner in the following November. He remained in Germany until after the Armistice, and was repatriated just before Christmas, 1918.

**LIEUTENANT ROBERT GRAY**

Royal Naval Volunteer Reserve.

Robert Gray was born on 7th September, 1888, and entered the service of the Bank at London on 1st March, 1912. He enlisted in the Royal Naval Volunteer Reserve. No further particulars are obtainable in Sydney, nor have we received his photograph.
CORPORAL SIDNEY JOHN GRIFFITHS
Wellington Infantry, N.Z.E.F.

SIDNEY JOHN GRIFFITHS was born at Thames, New Zealand, on 9th July, 1888, the son of Mr. William and Mrs. Maria Griffiths. His education was received at the New Plymouth High School, New Zealand.

He joined the Bank's staff on 9th July, 1904, at New Plymouth, and on 1st January, 1908, was promoted to ledger-keeper. In the following March he was transferred to Christchurch; on 21st October, 1910, to Head Office, Sydney; in November, 1910, to Perth, Western Australia; then a few days afterwards, to Kellerberrin as assistant; and in February, 1912, to Katanning. In September, 1913, he returned to the branch at New Plymouth.

Sidney John Griffiths enlisted as a private in the Wellington Infantry in September, 1914, and was afterwards promoted to corporal. He served in Egypt and at Gallipoli from the beginning of the campaign in April, 1915. He was present at the Suvla Bay attack on 8th August, and was wounded in action there. He died at Cairo from the effects of his wounds on 15th August, 1915.
SERGEANT OLIVER HARVEY GRUT
3rd Battalion, Wellington Regiment, 4th Brigade, N.Z.E.F.

OLIVER HARVEY GRUT was born at Mount Eden, Auckland, New Zealand, on 29th January, 1886, the son of Mr. d'Auvergne de Jersey Grut and Mrs. Sarah Ann Grut. He was educated at the Mangatainoka Public School.

Oliver Grut joined the Bank's service on 25th February, 1906, at Pahiatua, New Zealand. He was transferred in March, 1908, to Napier; in October, 1912, to Singleton, New South Wales, as ledger-keeper; and in April, 1913, to Whangarei, New Zealand, as assistant.

He enlisted on 11th November, 1916, in the Wellington Regiment, 4th Brigade, N.Z.E.F., and received promotion to sergeant in the 3rd Battalion in August, 1918.
KENNETH HILTON GUEST was born on 13th April, 1895, at Broken Hill, New South Wales, the son of Mr. and Mrs. W. R. Guest. He was educated at the Public School, Chatsworth Island, Clarence River. He entered the Bank’s service on 5th September, 1911, at Casino, New South Wales, and in September, 1912, was transferred to Lismore.

Kenneth Guest enlisted on 19th October, 1915, and later on joined the 31st Battalion, A.I.F. He was promoted to corporal in November, 1916, and temporary warrant officer, Class 2, in March, 1918.
SERGEANT WILLIAM ALEXANDER GUILD
Rifle Brigade, N.Z.E.F.

WILLIAM ALEXANDER GUILD was born on 28th December, 1896, at Oamaru, New Zealand, the son of Mr. and Mrs. William Thomas Guild. He was educated at Waitaki School and the New Plymouth High School. He joined the Bank at New Plymouth on 16th May, 1914, and in October, 1915, was transferred to Ohaeawai as assistant.

William Guild enlisted on 1st February, 1916, in the Rifle Brigade, and was promoted to sergeant. He went with the N.Z. E.F. to France, where he was in action at Messines and was killed there on 7th June, 1917.
LIEUTENANT ALFRED ALEXANDER GUY
44th Battalion, A.I.F.

ALFRED ALEXANDER GUY, was born on 8th September, 1892, at Burwood, near Sydney, New South Wales, the son of Mr. and Mrs. Caleb Henry Guy. He was educated principally at the High School, Perth, Western Australia. He entered the service of the Bank at Perth on 3rd July, 1909, and was transferred to Kalgoorlie in May, 1912; and in February, 1913, he returned to Perth office as ledger-keeper.

Alfred Guy had had six years' training with the Citizen Forces before he enlisted on 17th January, 1916. The following month he was made sergeant, and on 1st May of the same year was promoted to second-lieutenant in the 44th Battalion, just before leaving Australia.

Lieutenant Guy went into action soon after arrival in France, and on 21st November was gazetted lieutenant. While in the trenches he was hit in the head by an enemy bullet, and for months afterwards lay in the hospital completely paralysed in the right side, having lost both memory and speech. Fortunately he recovered sufficiently to allow of his being invalided back to Australia, and after a delicate operation at the Base Hospital, Fremantle, his condition improved considerably. He received his discharge on 30th May, 1918.
FRANCIS GEORGE HAILEY was born on 23rd September, 1895, at Carcoar, New South Wales, the son of Mr. Frank and Mrs. Catherine Hailey. He was educated at the Cowra Public School, and entered the employ of the Bank at Barmedman, New South Wales, in October, 1913. In December, 1914, he was transferred to Junee.

Francis George Hailey enlisted in the A.I.F. on 25th April, 1916, and reached France in the following September as a member of the 53rd Battalion. He was engaged in the battles of the Somme from December and was transferred to the Bullecourt sector in May, 1917. He was also at Ypres in September, 1917, and did his share in the capture of Polygon Wood. After that action he was transferred to the Wytschaete sector; thence back to the Somme in March, 1918, and was at Villers-Bretonneux, where he was gassed on 17th April. He was invalided to England and eventually returned to Australia, having been promoted to sergeant on 13th August, 1919.
LIEUTENANT KONRAD SPENCER HALL
2nd Battalion, A.I.F.

KONRAD SPENCER HALL was born 22nd December, 1894, at Noarlunga, South Australia, the son of Mr. Spencer A. Hall, Manager of the Bank of Adelaide, at McLaren Vale, South Australia, and Mrs. Jessie Hall. He was educated at St. Peter's Collegiate School, Adelaide.

Konrad Spencer Hall entered the service of the Bank of New South Wales at Adelaide on 26th June, 1913, and in the following April was transferred to Port Adelaide.

He enlisted in the A.I.F. on 11th August, 1914, and went into training at Broadmeadows Camp, Victoria. On 20th October he embarked for Egypt and was a member of the Expeditionary Force which landed on Gallipoli on 25th April, 1915. He was in action there until the end of the following May when he returned to Egypt and was sent to France as despatch rider in March, 1916. Receiving promotion to lieutenant in the following December, he was posted to the 2nd Battalion, with which he served until July, 1918. During the time he was in France he took part in many severe engagements, including the Battles of the Somme, Pozieres, Hermies, Bullecourt, Passchendaele and Hazebrouck, and was fortunate in escaping severe wounds.
LIEUTENANT FRANCIS HALLIDAY
5th and 4th Field Artillery Brigades, A.I.F.

FRANCIS HALLIDAY was born at Cooma, New South Wales, on 18th May, 1892, the son of Mr. E. J. Halliday and Mrs. I. W. Halliday. He was educated at King's School, Sydney, and joined the staff of the Bank at Tamworth, New South Wales, on 26th October, 1909. He was transferred on 24th January, 1913 to Maitland, and in the following September was sent to Scone as ledger-keeper.

Francis Halliday enlisted about May, 1915, and sailed from Australia as a gunner in the 5th Artillery Brigade on 18th November, 1915. He was appointed bombardier in May, 1917, and promoted to lieutenant on 10th April, 1918, when he joined the 4th Field Artillery Brigade.

Lieutenant Halliday was killed in France on 28th November, 1918, through a horse falling and fracturing his skull.
ARMER HAMILTON was born at Howlong, New South Wales, on 30th November, 1890, the son of Mr. William Barr Hamilton and Mrs. Eva Hamilton. He was educated at the Howlong Public School and privately.

He joined the Bank’s service on 1st December, 1908, at Chiltern, Victoria. In May, 1909, he was transferred to Albury; then to Culcairn and Henty, returning to Albury in October, 1910. He was promoted to ledger-keeper at Benalla, Victoria, in February, 1911; transferred to Tallangatta in October; thence to Corryong in April, 1912, where he was appointed teller in January, 1914. He was again transferred to Henty in February, 1914, and the following month to Warragul.

Armer Hamilton enlisted in the A.I.F. on 2nd January, 1915, and became a member of the 13th Australian Light Horse Regiment, receiving promotion to staff sergeant. He served in Egypt for three months and at Gallipoli for two months. Afterwards (September, 1916) he went to France and saw service there until November, 1918.
LIEUTENANT GEORGE SAMUEL THORPE HARDEN
New Zealand Expeditionary Force and Royal Naval Volunteer Reserve

GEORGE SAMUEL THORPE HARDEN was born at Westport, New Zealand, on 4th July, 1892, the son of Mr. and Mrs. C. Harden, of Auckland, New Zealand. He was educated at Auckland Grammar School and entered the service of the Bank at Wellington, New Zealand, on 20th September, 1910. He was transferred in June, 1915, to Eketahuna as teller.

He enlisted on 8th August, 1914, and served nine months with the New Zealand Expeditionary Force. He was then promoted to a lieutenancy in the Royal Naval Volunteer Reserve, in which he served for three years, principally on H.M.S. "Pactolus."
PRIVATE KINLOCH SPROTT HARDIE

1st Otago Battalion, N.Z.E.F.

KINLOCH SPROTT HARDIE was born at Christchurch, New Zealand, on 23rd April, 1894, the son of Mr. C. D. Hardie, Inspector of Schools in the North Canterbury District, and Mrs. Hardie.

He was educated at the Ashburton Borough and West Christchurch District High Schools.

He entered the Bank’s service at Christchurch on 1st July, 1912, and was transferred in January, 1913, to the Inspector’s office at the Wellington Branch.

Kinloch Hardie enlisted on 27th June, 1916, and left New Zealand with the 18th Reinforcements in October for France, being No. 27885. He was killed in his first battle at Messines on 7th June, 1917.
PRIVATE ERROL LEONARD GATHORNE HARDY
3rd Battalion, 3rd Canterbury Regiment, N.Z.E.F.

ERROL LEONARD GATHORNE HARDY was born at New Plymouth, New Zealand, on 9th May, 1896. He was the son of Mr. Albert Edgar Hardy and Mrs. Emily Edith Hardy, and received his education at the Boys' High School, Christchurch.

He joined the Bank at Christchurch on 23rd March, 1913, and enlisted in the 3rd Canterbury Regiment of the N.Z.E.F. on 10th February, 1916. He went with the 3rd Battalion to France and was killed in action while acting as brigade runner at Passchendaele on 19th October, 1917.
SERGEANT JOHN HARDY
2nd South Canterbury Co., 1st Canterbury Regt., N.Z.E.F.

JOHN HARDY, the son of Mr. G. Hardy and Mrs. E. A. Hardy, was born at Taradale, Hawkes Bay, New Zealand, on 10th May, 1889. He was educated at the District High School, Hastings.

He entered the service of the Bank at Hastings on 21st June, 1907; was transferred to the capital in February, 1909; to Auckland in November, 1909, where he was promoted to ledger-keeper; thence to Dannevirke in October, 1912; to Invercargill in April, 1913, and to Timaru in October, 1914.

John Hardy enlisted on 17th December, 1915, and was a member (24102) of the Second South Canterbury Company, First Infantry Brigade, N.Z.E.F.

While in action in France he received wounds from which he died on 28th July, 1917. He was much liked and respected by his comrades, and some time before his death had been promoted to the rank of sergeant.
SERGEANT ALAN SEYMOUR HARMAN
A.A.S.C.

Alan Seymour Harman was born at Adelaide, South Australia, on 18th November, 1896, the son of Mr. and Mrs. Frederick Harman. He was educated at Muirden College, Adelaide. He joined the service of the Bank at Adelaide on 16th September, 1914, and was transferred to Mount Gambier, South Australia, as assistant, on 23rd May, 1916.

Alan Harman enlisted on 22nd November, 1917, and left Australia as a member of the Army Service Corps in March, 1918. He was promoted to acting sergeant in the following August, and received his discharge in October, 1919.
SERGEANT-MAJOR ALBERT BERNARD HARPER
3rd Battalion, N.Z.R.B.

ALBERT BERNARD HARPER was born at Hastings, New Zealand, on 24th October, 1892, the son of Mr. and Mrs. William John Harper. He was educated at the Hastings District High School, and joined the Bank at that town on 18th March, 1909.

Albert Harper enlisted on 7th September, 1915, and was allotted to the 3rd Battalion of the N.Z.R.B. He went to France and was promoted to sergeant-major. At the Battle of Messines on 7th June, 1917, he was hit by a shell and killed instantly, after having, with his Battalion, gained their first objective.
LIEUTENANT FRANK ASTLEY HARPER
3rd Battalion, N.Z.R.B.

FRANK ASTLEY HARPER was born at Hastings, New Zealand, on 3rd October, 1895. His parents are Mr. William John Harper and Mrs. Robina Harper, and he is a brother of Sergeant-major Albert Bernard Harper. He was educated at High Schools in Hastings and Napier. He entered the Bank's service at Napier on 24th October, 1911, and in August, 1913, was transferred to Wellington, New Zealand.

Frank Harper enlisted on 12th October, 1915, and was on active service for over three years with the 3rd Battalion of the N.Z. Rifle Brigade, winning promotion to lieutenant.
CAPTAIN CLEMENT WALLINGTON HARRIS
1st Light Horse, 1st and 2nd Machine Gun Squadrons, A.I.F.

CLEMENT WALLINGTON HARRIS was born at Wermatong Station, Tumut, New South Wales, on 17th July, 1891, the son of Mr. and Mrs. H. L. Harris. He was educated at King's College, Goulburn, where he spent five years.

He joined the Bank's service at Gundagai on 14th July, 1908; was promoted to ledger-keeper in July, 1911; and transferred to Grenfell in April, 1912; thence to Coolamon, New South Wales, in August, 1913.

Clement Harris enlisted as a trooper in the 1st Light Horse Regiment on 18th August, 1914, and was promoted to lance-corporal on 30th September. He went to Egypt and thence to Gallipoli, where he was promoted to corporal in May, 1915, and to sergeant in August, 1915, and won his commission as second-lieutenant in the following November. He was transferred to Sinai and promoted to lieutenant on 14th April, 1916. In the following July he joined the 1st Australian Machine Gun Squadron, and fought in the second battle of Gaza, in April, 1917, being mentioned in despatches for gallantry in the field and devotion to duty. He was wounded in action at Rafa on 9th January, 1917, and at Beersheba on 3rd November, 1917.

In the following January he was appointed captain and transferred to the 2nd Australian Machine Gun Squadron, with which he served until the Armistice.
SERGEANT HAMLYN LAVICOUNT VERNON HARRIS
1st Australian Light Horse, A.I.F.

HAMLYN LAVICOUNT VERNON HARRIS was born at Tumut Plains, New South Wales, on 12th November, 1895, the son of Mr. Hamilton Lavicount Harris and Mrs. E. L. L. Harris. He was educated at King’s College, Goulburn, and joined the Bank’s staff at Gundagai on 10th May, 1913, being transferred in the following July to Temora.

Hamlyn L. V. Harris enlisted in the 1st Australian Light Horse on 22nd November, 1914, and afterwards received promotion to sergeant. He saw service in Egypt, Gallipoli and Palestine.
SERGEANT LAURENCE GEORGE HARROLD
32nd Battalion, A.I.F.

Laurence George Harrold was born at Largs Bay, South Australia, on 4th February, 1893, the son of the late Mr. E. E. Harrold and of Mrs. Harrold. He was educated at St. Peter's College, Adelaide, and joined the service of the Bank in that city on 30th June, 1910.

Laurence George Harrold enlisted as a private in the A.I.F. on 1st July, 1915, and left Australia in the 32nd Battalion on 18th November, 1915.

He was engaged in Egypt until July, 1916, and was in France until November, 1917, when he went to Italy and fought there until the following March. He was promoted to sergeant in November, 1917. Returning again to France he was in active service until April, 1919, part of the time in the 5th Divisional Gas Services. He received his discharge in September, 1919.
JOHN WILLIAM MURRAY HARTLEY, the son of the late Mr. Hartley and Mrs. S. W. Hartley, was born at Rockhampton, Queensland, on 2nd December, 1891. He was educated at the Rockhampton Boys' Grammar School, and joined the service of the Bank in his native town on 9th February, 1908. He was transferred to Oakey in March, 1912; Ipswich in September, 1914, and entered the Inspector's Office at Brisbane in March, 1915.

Enlisting four months later he left Australia as quarter-master-sergeant with reinforcements for the 25th Battalion. He joined the 12th Machine Gun Company on its first formation in Egypt, and was soon promoted to commissioned rank, and came under the notice of General Robertson, the brigadier of his unit.

His death took place at Gueudécourt on 9th January, 1917. His company was moving into the line and Second-lieutenant Hartley was to relieve the two guns in the right sector. The relieving of one had been completed successfully, but the other gun position was very awkwardly exposed, and the only shell fired on that particular night happened to burst over the gun position during the relief, wounding nearly all the team, and blowing Second-lieutenant Hartley into a shell-hole. The sergeant and guide managed to get him out, but he insisted on the men being attended to first, and he died a little later of the wound which he received.
ERIC MARSDEN HASSALL, the son of Mr. Thomas Frederic and Mrs. Florence Hewitt Hassall, was born at Broken Hill on 7th July, 1894. He was educated at King's College, Goulburn, and joined the service of the Bank at Yass on 26th October, 1911. His subsequent appointments were to Newtown in December, 1911; to the Inspector's Department, at Head Office, in January, 1913; and to North Sydney in February, 1914.

He enlisted a few days after the outbreak of war, and joined the 2nd Battery of the 1st Field Artillery Brigade, subsequently joining the Headquarters Observation Staff.

On 12th November, 1916, in the early morning, seven Headquarters Observation Officers were in their dug-out. All but Eric Hassall, who was on duty at 3 a.m., were asleep when a shell struck the dug-out. Eric Hassall and five others were killed, and one recovered from the wounds he received.
SERGEANT GILBERT EDGAR HAYNE
Australian Army Pay Corps

GILBERT EDGAR HAYNE, son of Mr. and Mrs. Albion Hayne, was born at Ipswich, Queensland, on 18th April, 1888. He was educated at the Boys’ Grammar School at Ipswich, and entered the service of the Bank at Brisbane on 23rd February, 1909. His subsequent transfers were to Eumundi in December, 1910; Ipswich, 1911; Brisbane, 1913; and Rockhampton, June, 1915.

He enlisted in October of that year, and was eventually promoted to the rank of sergeant in the Australian Army Pay Corps.
THOMAS BAKER HEFFER, son of Mr. Samuel John Heffer and Mrs. H. Heffer, was born at Wanganui, New Zealand, on 9th July, 1885. He was educated at the Thorndon School, Wellington, and entered the service of the Bank on 1st November, 1903, at Blenheim, New Zealand. His subsequent transfers were to Wellington in 1909; Lautoka, Fiji, in April, 1910; Suva on 1st November of that year, and to the Head Office in July, 1911.

He enlisted in the A.I.F. on 24th May, 1915, and left Australia in December, 1915. After five months' service in Egypt he proceeded to France where he remained, with brief intervals in hospital, until 15th August, 1918. He had received his commission in September, 1915, gained his second star on 1st October, 1916, and was promoted to the rank of captain on 17th March, 1917.

In the following year he acted as Adjutant of the 15th Battalion from 1st January until 7th August.

Captain Heffer had taken part in the operations at Pozieres, Mouquet Farm, Gueudecourt, Zonnebeke, Hamel, Villers-Bretonneux, and was wounded for the second time during the assembly for the big Australian advance on 8th August, 1918. He reached Australia on 1st February, 1919.
LIEUTENANT LEONARD ALSTON HENDERSON
13th and 45th Battalions, A.I.F.

Leonard Alston Henderson, the son of Mr. James Henderson, late General Manager of the City Bank of Sydney, and Mrs. Henderson, was born at Drummoyne, Sydney, on 27th March, 1889. He was educated at the Sydney Grammar School, and joined the service of the Bank on 15th July, 1907, at Head Office. In 1910 he proceeded to Suva, but returned to the Inspector’s Department at the Head Office in July, 1911, and was subsequently transferred to the Royal Exchange Branch.

He enlisted in July, 1915, and went away with reinforcements to the 13th Battalion in August. After a period of training in Egypt he reached Gallipoli and remained there until the evacuation.

During the re-adjustment of battalions in Egypt subsequent to the evacuation he was drafted to the 45th Battalion, and arrived in France in June, 1916, and went into action at Fleurbaix. Later his battalion moved south to the Somme, and he was promoted to the rank of second-lieutenant; subsequently to lieutenant. He remained in France with his battalion until the Armistice, and eventually reached Australia in March, 1919.
LIEUTENANT AUSTIN HEPBURN
5th and 23rd Battalions, A.I.F.

AUSTIN HEPBURN, son of Mr. Thomas R. and Mrs. Emily M. Hepburn, was born at East Melbourne on 6th September, 1893. He was educated at the Xavier College, Kew, Victoria, and joined the service of the Bank on 1st August, 1913, at Melbourne.

He enlisted a few days after the outbreak of war, and left Australia with the 5th Battalion, being subsequently transferred to the 23rd Battalion.

Having served in Egypt and taken part in the Landing at Gallipoli, he remained on the Peninsula until the evacuation, and subsequently saw service on the various fronts in France and Flanders, taking part in the Battles of the Somme and of Messines.

Being promoted successively to the ranks of lance-corporal, corporal, lance-sergeant and sergeant, he was eventually granted a commission on 23rd August, 1917.
ERNEST WILLIS HOBBS, son of Mr. Frederick and Mrs. Marianne Emily Hobbs, was born at Pitt Street, Redfern, Sydney, on 26th May, 1877. He was educated at the Superior Public School, Redfern, and Sydney High School, and joined the service of the Bank on 29th July, 1895, at the Head Office. His subsequent transfers were as follows:—December, 1896, to Bathurst Street Branch; December, 1902, to William Street; July, 1906, to Yass; January, 1911, to Head Office; March, 1911, to Rockhampton; November, 1914, to Head Office (Chief Inspector’s Department).

He enlisted in May, 1916, and went away with reinforcements of the 19th Battalion. In the meantime he had risen from private to the rank of sergeant-major, and arriving in England in January, 1917, was soon afterwards appointed to the Finance Section of the Headquarters Staff as a private. Subsequently he was transferred to the Audit Section Headquarters, and rose to the rank of first-class warrant officer.

“For valuable services rendered in connection with the war” he was, in December, 1919, awarded the Meritorious Service Medal.
LIEUTENANT JOHN KENNETH HOGE

2nd Light Horse Field Ambulance, and 25th Battalion, A.I.F.

JOHN KENNETH HOGE, son of Mr. James C. and Mrs. Margaret Hoge, was born at Indooroopilly, Brisbane, on 4th February, 1895. He was educated at the Indooroopilly State School and the Brisbane Grammar School, and entered the service of the Bank on 20th August, 1912, at Brisbane.

He enlisted in October, 1914, and embarked with the 2nd Light Horse Field Ambulance in December. He returned to Australia in May, 1916, and left again for the front in February, 1918, being attached to General Service Infantry Reinforcements. He was promoted to the rank of corporal in July, 1916; to that of sergeant in August; and received his commission as lieutenant in February, 1917. He returned to Australia in February, 1920, his unit then being the 25th Battalion.
ERIC HOLLOWAY, son of Mr. Charles W. and Mrs. Henrietta Holloway, was born at Manly, New South Wales, on 8th September, 1897. He was educated at the Manly Grammar School, and joined the service of the Bank on 11th August, 1914, at Manly. In September, 1915, he was transferred to Mosman, and enlisted on 14th February, 1916.

He saw service in Egypt and Palestine, was wounded in action and awarded the Military Medal for bravery in the field on 3rd November, 1917. He returned to Australia, and was discharged from the A.I.F. on 26th June, 1919.
SAPPER HAROLD SIDNEY HOLLOWAY
13th Field Company, Engineers, A.I.F.

HAROLD SIDNEY HOLLOWAY, the son of Mr. Sidney James and Mrs. Sara Holloway, was born at Redfern, New South Wales, on 2nd June, 1884. He was educated at Sydney Grammar School and joined the service of the Bank at Head Office on 20th December, 1901, and at the time of his enlistment was employed in the Share Department.

He enlisted on 30th January, 1916, and proceeded to France, and was attached to the 13th Field Company, Engineers. On the night of 10th July, 1918, he was out with a wiring party at Hamel, and was killed instantly by a minenwerfer shell on the morning of 11th July.

Lieutenant Hay, writing on the same day about Harold Holloway’s death, said: “He was an exceedingly fine fellow, a great favourite amongst the men of my section, and one of the best and most capable men in the company.”
LESLEY JAMES HOLLOWAY, son of Mr. Richard and Mrs. Emily L. Holloway, was born at Goulburn, New South Wales, on 30th September, 1890. He was educated at King's College, Goulburn, and joined the service of the Bank on 16th March, 1908, at Henty. His subsequent transfers were to Coolamon in April, 1908; Ganmain, August, 1908; Coolamon, March, 1911; and Coonamble in November, 1911; and to Head Office in March, 1915.

He enlisted a year later and sailed for England as corporal, but reverted automatically to the ranks on landing. However, he received his stripes in England again in 1917, and became acting-sergeant in April. Subsequently he was offered an appointment as sergeant on the Training Staff, which he declined in order to get into the firing line.

In May, 1917, he was on his way to join his unit in France, when he was intercepted and detailed to assist in holding the line at Bullecourt on 4th May. He was killed five days later by a shell at Bullecourt.
ERNEST RANDALL HOLMES, son of Mr. William Hy. and Mrs. F. L. Holmes, was born at Maryborough, Victoria, on 3rd April, 1891, and was educated at the Ballarat College, and joined the Bank's service on 6th June, 1908, at Melbourne.

Enlisting in Melbourne a few days after the outbreak of war, he embarked with the Field Artillery and served in Egypt, Gallipoli and France, where he was eventually killed on 30th October, 1916, by a shell burst.

During his period of service he had been promoted to the ranks of sergeant and lieutenant.
SERGEANT REGINALD JACK DANFORD HOPKINSON
Honorable Artillery Coy., B.E.F.

REGINALD JACK DANFORD HOPKINSON was born at Acton, England, on 1st December, 1895, the son of Mr. and Mrs. E. Hopkinson. He received his education at the Richmond County School, and joined the Bank's service on 19th December, 1911, at London.

Reginald Jack Danford Hopkinson enlisted in the Honorable Artillery Company, British Expeditionary Forces. He was promoted to bombardier in November, 1916; to corporal in April, 1917; and to sergeant in February, 1918.
JOHN HORSLEY, Jnr., son of Mr. John Horsley and Mrs. K. A. Horsley, was born at Bega, New South Wales, on 9th December, 1889. He was educated at the Bega Grammar School, and joined the service of the Bank at Bombala on 15th May, 1906. His subsequent transfers were to Cooma in February, 1909; Taralga, May, 1910; and Goulburn, November, 1911, as ledger-keeper, being appointed teller on 21st May, 1912.

He enlisted in November, 1915, proceeded to France and joined the 55th Battalion, reaching the rank of acting-sergeant.
FRANCIS GERALD HOUSTON, son of Mr. James and Mrs. Sara L. Houston, was born at Horsham, Victoria, on 25th August, 1896. He was educated at the Hawthorn West State School, and later at the Melbourne High School and Bendigo High School. While in the school at Melbourne he was a member of the Champion Cadet Team of Victoria.

He entered the service of the Bank on 12th May, 1914, at Bendigo, and enlisted on 25th August, 1915.

Francis G. Houston left Australia in March, 1916, with reinforcements for the 7th Battalion, but on arrival in Egypt, joined the 57th Battalion, and served with it in that country.

He sailed with the battalion for France in June, 1916; proceeded to the Somme battlefield, and was present at the Battle of Fleurbaix in the following month. He continued to serve on the Somme until October, 1916, when he was wounded at Flers and sent to hospital in England for treatment. He had recovered from his wound and was on the eve of returning to France to rejoin his battalion, when he contracted congestion of the lungs and died on 8th December, 1916, aged twenty years and four months.
CORPORAL GEORGE STANLEY HOWARD
40th Reinforcements, N.Z.F.A.

GEORGE STANLEY HOWARD, son of Mr. S. P. and Mrs. E. A. Howard, was born at Gisborne, New Zealand, on 2nd July, 1896. He was educated at the Parnell District School, Auckland, and joined the service of the Bank on 26th June, 1913, at Auckland.

He enlisted in June, 1917, but contracted influenza and died at sea on 6th September, 1918.
LANCE-SERGEANT ERIC LINDON MOORE HUDSON
3rd Machine Gun Battalion, A.I.F.

ERIC LINDON MOORE HUDSON, son of Mr. Ernest E. and Mrs. Jean Hudson, was born at “Fulham Park,” Wilcannia, on 30th April, 1892. He was educated at the Church of England Grammar School, Geelong, Victoria, and joined the service of the Bank at Queanbeyan on 24th July, 1909. His subsequent transfers were to Gilgandra in December, 1910; Moree, July, 1913; Dunedoo, April, 1914; Brewarrina, February, 1915; and Coonabarabran in September, 1915.

He enlisted on 30th March, 1916, and eventually joined the 23rd Company of the 3rd Machine Gun Battalion in France, where he attained the rank of lance-sergeant.
LIEUTENANT ROLAND HARRY HUGHES
27th Battalion, A.I.F.

ROLAND HARRY HUGHES, son of Mr. H. Hughes, of the Bank of Adelaide, Kapunda, and Mrs. Hughes, was born at Morgan, South Australia, on 15th September, 1893. He was educated at the Public School, Mount Pleasant, and Muirden College, Adelaide, and entered the service of the Bank on 16th June, 1910, at Adelaide. He was transferred in April, 1911, to Broken Hill.

He enlisted on the 15th February, 1915, and embarked three months later, joining the 27th Battalion. Roland Hughes was promoted in the field to the rank of lieutenant on 24th October, 1917.

He returned to Australia and was discharged in August, 1919.
JOHN MORRIS HUNT, son of Mr. John C. and Mrs. Annie M. Hunt, was born at Dural, near Parramatta, New South Wales, on 13th January, 1894. He was educated at the Petersham Commercial School, and joined the service of the Bank on 14th May, 1910, at Parramatta. In March, 1913, he was transferred to the Pitt Street Branch, and to Penrith, as assistant, in April, 1915.

He enlisted in July, 1917, and joined the 19th Battalion in France, where he was promoted to the rank of corporal.

During the operations in Villers-Bretonneux, in July, 1918, he was one of a night wiring party, and when the work on which they were engaged was on the point of completion, the enemy sent up flares and turned the machine guns on the party. Corporal Hunt was shot in the head and killed instantly.
LIEUTENANT HERBERT ALEC MARTIN HUGHES
Suffolk Regiment.

HERBERT ALEC MARTIN HUGHES was born on 7th May, 1893, and entered the service of the Bank at London on 19th November, 1913. He enlisted in the Suffolk Regiment and won promotion to lieutenant. For his bravery he was mentioned in despatches. No details of his service and no photograph of him have been received.

TROOPER PHILLIP HUNTER
Canterbury Mounted Rifles, N.Z.E.F.

PHILLIP HUNTER was the son of Mr. and Mrs. W. G. Hunter, of Dannevirke, New Zealand, where he was born on 16th January, 1894. He joined the service of the Bank at Dannevirke in February, 1911; was appointed ledger-keeper there in July, 1913, and proceeded to Amberley in January, 1914, as teller.

He enlisted immediately on the outbreak of war; joined the Canterbury Mounted Rifles, and went away with the Main Body.

After a period of training in Egypt he went with his unit to Gallipoli, where he was killed on 26th May, 1915.
No photograph of Trooper Hunter is available.
LIEUTENANT GEORGE HURRY
15th Battalion, A.I.F.

GEORGE HURRY was the son of Mr. Henry and Mrs. Mary Hurry, and was born at Kyneton, Victoria, on 6th December, 1884. He was educated at the Church of England Grammar School, Melbourne, and joined the service of the Bank at Kyneton on 2nd June, 1903. His subsequent transfers were to Melbourne in August, 1907; Sunshine, 1909; Fitzroy, 1910; and to Melbourne again in January, 1911.

He enlisted on 17th February, 1915, and served with the 15th Battalion in Egypt and France, winning promotion from private to lieutenant. He was still with his unit during the fighting in October, 1917, and on 18th October had just come out of a brisk action when he was killed by a fragment of shell which penetrated his heart.
FLIGHT-LIEUTENANT LESLIE HERBERT IRWIN
35th Battalion and Australian Flying Corps.

Leslie Herbert Irwin was born on 1st May, 1898, at Wickham, New South Wales, the son of Mr. George Henry Irwin and Mrs. Amelia Irwin. He was educated at the Wickham Public School and entered the service of the Bank on 17th September, 1914, at Newcastle West.

Enlisting in the A.I.F. in March, 1916, Leslie Herbert Irwin sailed from Australia on 1st May, as sergeant in the 35th Battalion. On arrival in England he entered the Officers’ Training School, but went to France with his Battalion in December, 1916. He was wounded at Armentieres on 14th January, 1917, and was recommended for promotion to lieutenant.

After some months in hospital, Leslie Irwin was transferred to the Flying Corps and went into training at Oxford University. He was attached to the aerodrome at Amberley as flight-lieutenant in the Australian Flying Corps when the Armistice was signed.
CAPTAIN WILFRED OLDIELD JACKSON, M.C.
6th Battery, 2nd Brigade, and 12th Battery, 4th Field Artillery, A.I.F.

WILFRED OLDIELD JACKSON was born on 27th October, 1894, at Eaglehawk, Victoria, the son of Mr. Alfred Jackson and Mrs. Annie Jackson. He went to the Trinity Grammar School at Kew, Victoria, and in April, 1911, joined the staff of the Bank at Melbourne.

On 17th September, 1914, Wilfred Jackson enlisted as gunner in the 6th Battery, 2nd F. A. Brigade of the A.I.F., and left Australia with the First Contingent. He served in Egypt, Gallipoli and France, being promoted to lieutenant on 16th March, 1916, when he joined the 12th Battery, 4th Artillery Brigade of the A.I.F.

Wilfred Jackson was promoted to captain on 5th January, 1918, and for skilful reconnaissance work at Passchendaele, "which led to the ultimate success of the operation," he was awarded the Military Cross.
CHARLES KEITH JENNENS was born on 16th March, 1894, at Nelson, New Zealand, the son of Mr. and Mrs. Joseph Jennens. He was educated at the Waitaki Boys’ High School, Oamaru. Entering the Bank’s service at Wellington, New Zealand, on 21st May, 1911, he was transferred ten days later to Hawera; thence in September, 1913, to Tokomaru Bay; in January, 1915, to Christchurch; and in the following October to Ashburton.

He enlisted in the New Zealand Rifle Brigade on 18th October, 1916; was a member of the 1st Battalion, and attained the rank of sergeant. He served with distinction in France until the early part of 1919. Some of his friends furnished the following account of the conduct which won Sergeant Jennens the Military Medal:

"Charles Keith Jennens was awarded the Military Medal for bravery in action at Havrincourt Wood. When all the officers were either killed or wounded he took charge of the company, and advanced against some German machine guns, which were doing considerable damage. He and a comrade jumped into a German trench and so surprised the enemy that they fled. Jennens and his mate followed them with bombs, finding a pile of unused German stick-bombs on the way, and used them to such effect that fourteen of the enemy, who had been chased into a dugout, came out unarmed when called upon, and surrendered. Jennens’ comrade was also awarded the Military Medal, but was killed soon afterwards."
PRIVATE GEORGE JEPPS
19th Manchester Regiment, B.E.F.

GEORGE JEPPS was born in London on 4th May, 1892, and received his education at the Higher Grade School, Marylebone, and at Holy Trinity, Sloane Square, London. He entered the Bank's service in the London Office on 1st January, 1915.

Enlisting as a private in the 19th Manchester Regiment in January, 1916, George Jepps went soon afterwards to France, and was presumably killed at Trones Wood on 23rd July, 1916. It was his first action. The Manchesters had begun their attack very early in the morning of the 23rd, and they reached the German lines at 4 a.m. Finding the wires uncut while advancing, they tried to crawl through, but found themselves almost surrounded by Germans and suffered from a heavy machine gun fire. The order was given to retire and the men made their way back as best they could. Many however, fell on the way, and the heavy shell fire which covered the ground over which they retired prevented stretcher-bearers from going out. The incessant fighting at that time rendered it almost impossible to obtain definite information, but it was regarded as almost certain that George Jepps was killed in Trones Wood.
PRIVATE CLARENCE WILLIAM JOHNSON
No. 317. 21st Australian Machine Gun Section.

CLARENCE WILLIAM JOHNSON was born on 21st April, 1894, at Corowa, New South Wales, the son of Mr. Walter Murray Johnson and Mrs. Christina Johnson. He was educated at Prahran College, Melbourne, and joined the Bank’s staff at Albury, New South Wales, on 26th September, 1912. In January, 1915, he was transferred to Wodonga, and in October to Corryong, as teller.

Clarence Johnson enlisted in July, 1916, and was allotted to the 21st Machine Gun Section of the A.I.F. He went to Flanders and was badly wounded at Ypres on 20th September, 1917. Two days afterwards he died in the 3rd Canadian Casualty Clearing Station.
LIEUTENANT FRANK HUGH JOHNSON
15th and 47th Battalions, A.I.F.

FRANK HUGH JOHNSON was born on 25th January, 1893, at Charters Towers, Queensland, the son of Mr. Fred. Johnson, Mayor of that township, and Mrs. Sarah Elizabeth Johnson. He was educated at the Townsville Grammar School and entered the Bank's service at Charters Towers on 26th February, 1913, being transferred in the following April to Cairns.

Frank Johnson enlisted in July, 1915, as a private in the 15th Battalion, A.I.F. He rendered a good deal of service at the Front in France and was promoted to sergeant. Then he was sent to the Officers' Training Corps at Trinity College, Cambridge, and was appointed second-lieutenant on returning to the Front. He was promoted to lieutenant on the field.

Being severely wounded, Lieut. Johnson was ordered to return to Australia, but he asked to be allowed to remain until he was fit for service again and his request was granted.
GUNNER GUY ALEXANDER JOHNSTON
29th Artillery Reinforcements, A.I.F.

GUY ALEXANDER JOHNSTON was born at Frederickton, New South Wales, on 15th December, 1890, the son of Mr. William Alexander Johnston and Mrs. Agnes Mary Johnston. He was educated at the North Sydney Grammar School.

He joined the Bank’s staff at Lismore, New South Wales, on 27th January, 1909; was transferred to Moree in July, 1909; to Walgett in August, 1910, where in the following July he was appointed ledger-keeper; thence to Coolah, as teller, in June, 1914; to Collarenebri in May, 1915; and to Wellington, New South Wales, in August, 1916.

Guy Johnston enlisted on 16th February, 1917, as gunner in the 29th Artillery Reinforcements and went to France. He was in action there on the 8th August, 1918, when he was killed. His body was buried in the French Military Cemetery at Cerisy Gailly.
LIEUTENANT FRANK GLASS JOHNSTONE
33rd Battalion, A.I.F.

FRANK GLASS JOHNSTONE was born at Armidale, New South Wales, on 1st June, 1883, the son of the Rev. Dr. Johnstone and Mrs. Eliza Johnstone. He was educated at the Armidale School, Armidale, and joined the Bank's service at the branch in that town on 11th January, 1901. In January, 1905, he was appointed ledger-keeper and in the following June promoted to teller. In May, 1907, he was transferred to Emmaville as accountant; in September, 1909, to Uralla; in February, 1912, to Gunnedah; and in November, 1914, to Moree.

Enlisting as a private in the 33rd Battalion of the A.I.F. on 15th March, 1916, Frank Johnstone served in France and Belgium from September, 1916, until the Armistice, and was promoted to lieutenant. He returned to Australia in February, 1919.
CORPORAL RALPH JONES
14th Battalion, A.I.F.

RALPH JONES was born on 4th June, 1896, at Golden Square, Bendigo, Victoria, the son of Mr. Ralph Jones and Mrs. C. E. Jones. He was educated at the High School, Bendigo, and joined the Bank at Melbourne on 1st June, 1915.

Enlisting on 16th July, 1915, as a private in the 14th Battalion of the A.I.F., Ralph Jones served in Egypt and France, and was promoted to corporal. He was wounded in action at the Battle of Bullecourt, taken prisoner, and died on 12th April, 1917.
REGINALD AUGUSTINE JUDD was born at Thames, New Zealand, on 12th July, 1895, the son of Mr. James Charles Judd and Mrs. Matilda Jane Judd. He was educated at the Thames High School.

Joining the Bank's service at Thames on 6th September, 1913, he was transferred in June, 1916, to Napier as ledger-keeper; in August to Gisborne; and in November, 1916, to Tokomaru Bay.

Reginald Judd enlisted towards the end of 1916 as a gunner in the 1st Battery of the 24th N.Z. Field Artillery, and went to France, where he was almost continually in action until October, 1918.

After two months of very heavy work and great risks in
the big attacks which preceded the Armistice, Reginald Judd was able to get a couple of days rest behind the lines where he helped in attending to the artillery horses. On the night of 24th October, 1918, the Germans shelled the tethered horses and Reginald Judd went out to help remove them to a place of safety. A shell struck three horses he was leading and killed them; a fragment hit Judd on the head and rendered him unconscious. He was taken to the dressing station and thence to the hospital, where he was operated upon twice, but three or four days afterwards he died.

Reginald Judd was regarded as one of the best gunners in the battery and had won the admiration of his comrades for the accuracy of his work and his coolness in danger.

LIEUTENANT FREDERICK WALTER JENNINGS
Machine Gun Corps, B.E.F.

FREDERICK WALTER JENNINGS was born on 4th November, 1892, and entered the service of the Bank at London on 17th June, 1915. He enlisted in the Machine Gun Corps. No further details are obtainable and we have not received his photograph.
DONAL LEO KEARNEY was born at Eulo, Queensland, on 4th December, 1896, the son of Mr. James Anderson Kearney and Mrs. Winifred Mary Kearney. He was educated at Mareeba, and joined the Bank's staff at Atherton on 5th June, 1915, removing to Townsville in the following month.

Donal Kearney had been a lieutenant in the Mareeba Cadet Force at seventeen. At the age of twenty he enlisted in the A.I.F. (July, 1916) and left Australia as provisional sergeant with the 6th Reinforcements for the 41st Battalion in December, 1916. He reverted to the ranks on arrival in England and joined his battalion in France in June, 1917, where he won promotion to corporal in the following August.

He was in action up to the Battle of Villers-Bretonneux on 22nd May, 1918, when he was wounded. After recovering in England, Donal Kearney joined the 11th Machine Gun Company just before the Armistice. He returned to Australia as sergeant in the Australian Army Pay Corps in September, 1919.
LIEUTENANT JAMES HUGH O'NEILL KEARNEY
25th Battalion, A.I.F.

JAMES HUGH O'NEILL KEARNEY, the son of Mr. James Anderson Kearney and Mrs. Winifred Mary Kearney, and the brother of Sergeant Donal Leo Kearney, was born at Eulo, Queensland, on 26th September, 1894. He was educated at Sandgate and Mareeba, Queensland, and at the age of fifteen was a sergeant in the Mareeba Volunteer Cadets.

He joined the Bank's service at Cairns, Queensland, on 19th November, 1913, and was transferred to Atherton two days later. While there—in July, 1914—he was appointed ledger-keeper.

On the outbreak of war James Kearney enlisted for service at Thursday Island. After returning from that station he enlisted again in February, 1915, in the A.I.F. and left Australia for Egypt in September as second-lieutenant with the 4th Reinforcements for the 25th Battalion. He went to France in the 7th Machine Gun Section with the first batch of Australians in March, 1916.
Owing to an attack of meningitis James Kearney was invalided to England and returned to Australia. In December, 1916, he re-enlisted and went back to France in June, 1917.

He was again invalided with a ruptured ear-drum in January, 1918, but rejoined his unit soon afterwards and received his lieutenancy on the field in May. Lieutenant Kearney and his battalion, when on the way to take up a position in the line, dug in on the side of a hill near the road from Bonnay to Heilly (Somme) at dawn on 5th June, 1918. They were subjected to a heavy gas bombardment, and while attending to the masking of his platoon Lieutenant Kearney was struck by a shell fragment, became unconscious, and died a couple of hours later at the dressing station. He was buried in the British Military Cemetery, Bonnay.
HAROLD SINGLETON KELF, the son of Mr. Joseph and Mrs. Ann Jeanette Kelf, was born on 10th June, 1885, at Singleton, New South Wales, and was educated first at the Superior Public School, and afterwards at the Grammar School, Singleton. He joined the Bank's service at Maitland, New South Wales, on 6th December, 1901, and was transferred in March, 1903, to Singleton, where in July he was appointed ledger-keeper. In December, 1906, he was transferred to Dubbo; in September, 1909, to Bungendore, as accountant; and in February, 1911, to Coonamble as teller.

He enlisted on 3rd October, 1916, at Coonamble, and before leaving Australia with the 9th Reinforcements of the 54th Battalion, he was appointed acting-sergeant, reverting to the ranks on joining his battalion in France on 24th September, 1917. Harold Kelf served at Passchendaele, Wytchaete, and on various sectors of the Somme front. He was promoted to sergeant in November, 1918, and returned to Australia in August, 1919.
FRANCIS LOUIS KELLY was born on 30th July, 1893, at Berwick, Victoria, the son of Mr. Francis William Kelly and Mrs. Elsie Kelly. He was educated at the Grammar School and the School of Mines, Bendigo, Victoria. He joined the Bank's service at Bendigo in March, 1910, and in March, 1915, he was promoted to teller.

Francis Louis Kelly enlisted at Bendigo on 17th May, 1915, and was attached to the Second Tunnelling Corps of the A.I.F. He was promoted to warrant officer, and was engaged in mining at Ypres and other parts of the front, until gassed at St. Eloi in August, 1917. He was then transferred to the 1st Division's Headquarters, and was discharged on 25th April, 1918.
CECIL ROBERT KEMBLE was born on 1st December, 1894, at Carterton, Wairarapa, New Zealand, the son of Mr. Charles John Kemble and Mrs. Katherine Kemble. He was educated at the Carterton High School, and joined the staff of the Bank on probation at Carterton on 23rd January, 1913. He was placed on the staff in April, 1913, and transferred to Wellington, New Zealand, in the following November.

Cecil Kemble enlisted in the N.Z.E.F. in March, 1916, and was allocated to the 16th Reinforcements of the 3rd Battalion of the New Zealand Rifle Brigade. He was afterwards promoted to the rank of lance-corporal, and fought for some time in France. He was in action at Messines on 7th June, 1917, when he was killed almost instantaneously by a shell which burst near him. His captain and others of the company spoke very highly of Cecil Kemble’s qualities as a soldier.
Lieutenant Gray, adjutant of the same company, states:—

"I could not wish a finer fellow to serve with. Keen, capable, and always cheerful, even in the depth of winter when conditions were anything but easy, he made an ideal soldier, and would have gained steady promotion had he not been killed. I was not in charge of the platoon when it went into action, but I am told that he took part in the attack with great credit to himself, and afterwards was killed almost instantaneously by a bursting shell. He is buried on the hill where he fell, but he will not be forgotten by his comrades who knew his courage and good-fellowship."

SECOND-LIEUTENANT HORACE LEOPOLD KEMPSON
Royal Irish Rifles.

HORACE LEOPOLD KEMPSON was born on 3rd March, 1884, and entered the service of the Bank on 14th May, 1901, at London. He enlisted in the Royal Irish Rifles. No further details have been obtained nor have we received his photograph.
LIEUTENANT RUPERT MILTON KING
Royal Air Forces

RUPERT MILTON KING was born at Burwood, New South Wales, on 2nd May, 1895, the son of Mr. William Milton King and Mrs. Kate Caroline King. He was educated at the Sydney Grammar School, and joined the Bank's service at the Head Office on 23rd September, 1914.

Rupert Milton King enlisted in 1915, and left Australia in October. He served in England from January, 1916, till May, 1918, and was promoted to second-lieutenant in December, 1917. He was engaged as instructor in aviation and bombing, and in aerial patrol work in Egypt, where he patrolled the coast and Canal until February, 1919. In the previous month he was promoted to lieutenant. He returned to Australia in July, 1919.
LIEUTENANT NIGEL TRAVERS KINGSMILL, M.C.
5th Field Artillery Brigade, A.I.F.

NIGEL TRAVERS KINGSMILL was born at Gunnedah, New South Wales, on 24th July, 1890, the son of Mr. J. J. Kingsmill, C.P.S., at Albury. He was educated at the Albury Grammar School, and joined the Bank’s staff in the branch at that town in August, 1907. In September, 1910, he was transferred to Benalla, Victoria, as ledger-keeper; thence to Tallangatta, Victoria, in January, 1911, and returned to Albury in the following October. He was transferred to Adelaide in April, 1914, where he remained until he enlisted in August, 1915.

Nigel Kingsmill embarked from Australia with the 5th Field Artillery Brigade on 18th November, 1915, and served in France until the end of the war. He was promoted in the field to second-lieutenant in July, 1916, and to lieutenant on 1st December, 1916. For meritorious services he was mentioned in despatches in September, 1917, and was awarded the Military Cross in October, 1918.
The official statement of the occasion for the decoration, signed by Major-General Rosenthal, is as follows:

"For most conspicuous devotion to duty and gallantry. This officer has carried out the duties of adjutant to the 5th A.F.A. Brigade since October, 1917, and his work has been splendid. Particularly on 4th October, 1918, near Joncourt, he established a forward report centre and control station for the brigade and remained continually on duty for 24 hours—although without any cover and under extremely heavy shell fire. His devotion to duty and gallantry enabled orders to be issued for the artillery support for the attacking infantry. Again on night 8th/9th October, 1918, at Ponchaux, when the Brigade Headquarters was subjected to an extremely heavy and continuous bombing attack, this officer displayed a wonderful disregard for danger and remained at his post issuing his orders although without any protection from the bombs. Throughout these operations his devotion to duty and gallantry has been of the highest order, and by his efforts the greatest possible assistance was given to the attacking infantry."
LIEUTENANT BOWDEN LYNN KIRK
3rd Divisional Pioneer Battalion, A.I.F. 2nd Squadron, A.F.C.

Bowden Lynn Kirk was born on 21st August, 1894, at Port Fairy, Victoria. He is the son of Mr. Arthur and Mrs. Amy B. Kirk, and was educated at the Warrnambool College, Victoria. He entered the Bank's employ at Melbourne on 25th July, 1911, and enlisted on 18th August, 1915.

Bowden Kirk sailed from Australia with the 3rd Pioneer Battalion on 6th June, 1916, and saw service in France until October, 1917, being in action at the Battle of Messines and several minor operations. He had been promoted to second-lieutenant on 25th April, 1916, and to lieutenant in the following November.

He joined the Australian Flying Corps in October, 1917, and graduated as a pilot in the following January. He served as a ferry pilot with the R.A.F. for five months, and was then appointed to No. 2 Squadron of the A.F.C., serving during the German retreat and evacuation of Armentieres, Lille, and the Belgian coast.
ALEC MANN KIRTON was born on 4th November, 1893, at Bunbury, Western Australia, the son of Mr. Richard Gervase Kirton and Mrs. M. A. Kirton. He was educated at the Bunbury Public School, and entered the service of the Bank at Perth, Western Australia, on 19th September, 1911. He was transferred to the Fremantle Branch as ledger-keeper on 22nd July, 1912.

Alec Mann Kirton enlisted on 17th August, 1914, and left Australia with the 11th Battalion of the A.I.F. As a boy he had taken a keen interest in military matters, reading any books he could get on military history and tactics. He joined the Cadet Force and was a lieutenant in the Senior Cadets before enlisting. He was present at the Landing on 25th April, 1915, at the Dardanelles, and served on the peninsula for some time. He was invalided to Egypt and was booked for a voyage to Australia, but not liking the idea of being out of service altogether, he obtained an appointment on the staff of the School of
Instruction for Officers and N.C.O.'s in Egypt. According to a newspaper account he quickly showed exceptional ability, especially at musketry, and was promoted to sergeant-instructor—the only Australian engaged in that capacity at that time. A scheme for teaching a certain stage of musketry practice was invented by him, which imparted as much knowledge in half an hour as was taught by old methods in a day. One of the officers wrote enthusiastically of his inventive genius and of his patience as an instructor. It was intended to utilise his services as an instructor in England, but he died about 23rd February, 1916.
PRIVATE ROBERT GORDON DUNCAN KNOX
14th Australian General Hospital, A.I.F.

ROBERT GORDON DUNCAN KNOX was born at Benalla, Victoria, on 25th August, 1892, the son of Mr. James Knox and Mrs. Mary Isabella Knox. He was educated at the Benalla West State School. He joined the Bank’s service on 21st January, 1911, at Warrnambool, Victoria; was transferred to Maldon in February, 1911; to Bendigo in October, 1912; to Kyneton, as ledger-keeper, in December, 1912; to Moama in February, 1913; to the Head Office in August, 1913; to Moree, New South Wales, in September, 1914; and to Millthorpe in December, 1914.

Robert Knox enlisted in the A.I.F. in August, 1915, and was attached to the Army Medical Corps, 14th Australian General Hospital.

While at Cairo, on his way to the front, in December, 1916, Robert Knox is believed to have been killed as his body was found in the Nile on 7th January, 1917.
BOMBARDIER MILES ALFRED KNUBLEY
9th Battery, N.Z. Field Artillery, N.Z.E.F.

MILES ALFRED KNUBLEY was born on 21st December, 1878, at Timaru, New Zealand, the son of Mr. Miles Jefferson Knubley, Solicitor, of Timaru, and Mrs. Harriett Henryetta Knubley. He was educated at the Timaru High School, and entered the service of the Bank at Geraldine, New Zealand, on 29th December, 1897. On 18th January, 1898, he was transferred to Timaru, where in January, 1903, he was appointed ledger-keeper. In May, 1907, he returned to Geraldine, and while there in 1908 was promoted to accountant. He was transferred in May, 1912, to Wellington, New Zealand, and was temporarily on the Inspector's Staff; then, on 18th September, 1914, he was appointed manager of the Branch at Lautoka, Fiji.

Miles Knubley enlisted on 5th July, 1915, and was appointed sergeant in the Army Pay Office. He obtained a transfer to the 9th Battery of the New Zealand Field Artillery, and was promoted to bombardier. He was in action in France for some time, and was wounded by shrapnel on 19th September, 1916, while helping to dig in the battery near the famous High Wood a few days after the big advance on 15th September. He was removed to England and died in hospital from the effects of his wounds on 19th October, 1916.
NELSON HENRY LAW was born at Dannevirke, New Zealand, on 13th September, 1897, the son of Mr. and Mrs. John Law. He was educated at the Public School, Dannevirke North, and afterwards at the High School, in the same town. He joined the Bank's service on 10th August, 1914, at Napier, New Zealand, and was subsequently promoted to ledger-keeper.

Enlisting on 17th March, 1916, Nelson Law sailed from New Zealand in August, 1916, with the 16th Reinforcements, joining the 3rd Battalion, Rifle Brigade, at Fleurbaix in the following November. After serving with that battalion for three months he was transferred to the 2nd Battalion, Wellington Regiment, and served with it up to the signing of the Armistice.

Nelson Law was promoted to lance-corporal in September, 1918. He had taken an active part in the Battles of Messines, La Bassaville, Passchendaele, and the Somme, being engaged for over 18 months in the dangerous capacity of a runner, and yet escaping unwounded. He was mentioned in despatches by Field-Marshal Haig for his services at Passchendaele, and was awarded the Military Medal for his bravery in the fighting about Bapaume in September, 1918. At Creveceeur, two weeks later, he gained a bar to this medal for additional acts of bravery in the field.
CORPORAL RICHARD ALEXANDER LAWRIE
2nd Light Horse Regiment, A.I.F.

RICHARD ALEXANDER LAWRIE was born on 18th July, 1897, at Maitland, New South Wales, the son of Mr. and Mrs. John William Lawrie. He was educated at the Scots College, Sydney, and entered the service of the Bank at Casino, New South Wales, on 19th July, 1915. He was transferred to Bangalow, as assistant, in the following October.

Richard Lawrie enlisted on 7th January, 1916, in the 2nd Light Horse Regiment, A.I.F. He saw service in Sinai, Palestine and Syria from October, 1916, up to the signing of the Armistice, and won promotion to corporal.
PRIVATE HARRY NOEL LEA
53rd and 17th Battalions, A.I.F.

HARRY NOEL LEA was born at Fremantle, Western Australia, on 15th December, 1895, the eldest son of the late Mr. H. A. Lea and of Mrs. M. C. Lea, of Cheltenham, New South Wales. He was educated at the Burwood Superior Public School, and the Sydney High School. He entered the service of the Bank on 19th December, 1911, at the Western Branch, Sydney. In the following March he was transferred to the Southern Branch; on 24th September, 1912, to Ryde; and on 21st September, 1915, to Surry Hills as ledger-keeper. He passed the Intermediate Section (in all subjects) at the Examination for the Diploma of Associate of the Institute of Bankers of New South Wales.

Harry Noel Lea enlisted in January, 1917, in the A.I.F., and sailed on the 24th of that month for England with the 9th Reinforcements of the 53rd Battalion. On arrival he was attached to the 14th Training Battalion, at Hurdcott, Salisbury Plain, but shortly afterwards was transferred to the 5th Training Battalion in order to be with one of his friends. He attended a six weeks' officers' training course at Candahar Barracks Tidworth, from which school he passed with a certificate, having
reached the highest standard ever attained by the training battalion.

On reaching France in July, 1917, he joined the 17th Battalion, A.I.F., and was engaged at Polygon Wood, near Passchendaele, on 20th September, 1917. He escaped unscathed and was noted for promotion. Next he was engaged in the Battle of Zonnebeke on 9th October, 1917, where he sustained wounds from which he died on the same day at a dressing station in Ypres.
MAJOR CHARLES STUART LECKY, D.S.O.
2nd and 54th Battalions, A.I.F.

CHARLES STUART LECKY was born at Belfast, Ireland, on 20th August, 1889, the son of Mr. Charles Crawford Lecky and Mrs. Sarah Lecky. He was educated at the Rosetta College, Belfast, and at the University, Sydney. He joined the Bank’s staff at Head Office on 12th October, 1910.

Charles Stuart Lecky enlisted in the A.I.F. on 1st February, 1915, and joined the 2nd Battalion at Gallipoli on 19th June, having in the previous April been gazetted as second-lieutenant. He obtained his lieutenancy on 7th August. During the time he was on the peninsula he commanded a platoon of the 2nd Battalion in the fierce fight at Lone Pine, and took an active part as commander of a company in the same battalion at the evacuation.

Later he was engaged in the defence of the Canal zone, in Egypt, and was transferred to the 54th Battalion on its formation at Tel-el-Kebir, and took part in the famous march of the 5th Division from Tel-el-Kebir across the desert to Moascar. In April, 1916, he was promoted to captain.

On reaching France later in the year, he was appointed to the command of A Company, 54th Battalion, and fought at Fromelles, in July; was commander of the 14th Brigade raiding party at Fleurbaix in August; and during the Somme actions in
the winter of 1916-17 was in command of his old company of the 54th. On 24th April, 1917, he was promoted to major, and commanded the 54th Battalion at Bullecourt in May, where he was wounded. Subsequently he was invalided to Australia for six months.

Charles Stuart Lecky was awarded the Distinguished Service Order on 15th May, 1917, and was decorated by His Majesty the King at Aldershot. He was also mentioned in despatches in December, 1917. The official announcement in the “London Gazette” of 17th July, 1917, is as follows:—

“His Majesty, the King, has been graciously pleased to approve of the appointment of the undermentioned officer to be Companion of the Distinguished Service Order, in recognition of his gallantry and devotion to duty in the Field:

“Major Charles Stuart Lecky—For conspicuous gallantry and resource during an attack when in charge of the front line held by his battalion. Despite the heavy barrage and artillery bombardment, he handled the situation with great skill and courage, and his fine example greatly contributed to the steadiness of all ranks. Although wounded, he refused to leave the line until the attack had been repulsed and the position secured.”
CAPTAIN AUSTIN LENNON, M.C. and Bar
25th Battalion, A.I.F.

AUSTIN LENNON was born at Townsville on 29th April, 1891. He is the son of the Hon. William Lennon, formerly Speaker of the Legislative Assembly and Lieutenant-Governor of Queensland. His education was received at the Central State School, Townsville, and he entered the Bank’s service at Brisbane on 13th August, 1908. In June, 1910, he was transferred to Warwick, Queensland, where in July, 1911, he was promoted to ledger-keeper; in July, 1912, he was transferred to Toowoomba; and in November, 1914, to Roma, as teller.

Austin Lennon enlisted on 23rd June, 1915, and embarked with reinforcements for the 25th Battalion, A.I.F., as second-lieutenant. He served for three years in France and Belgium, and was promoted to lieutenant and later to captain.

For bravery in the field at Pozieres he was awarded the Military Cross, and later on gained a bar to the Cross. The “Times,” of London, in referring to his conduct, in its issue of 27th September, 1916, stated that:—

"He brought his trench mortars up to the captured trenches under very difficult circumstances, organized the defence of 40 yards of trench, and by skilful use of his mortars, assisted to repulse the enemy counter-attack."
PRIVATE JOHN CHARLES LEVERSEDGE
1st Canterbury Regiment Infantry, N.Z.E.F.

JOHN CHARLES LEVERSEDGE was born on 15th March, 1894, at Papanui, near Christchurch, New Zealand. He was the son of Mr. W. C. Leversedge, of the Lands Transfer Department, Christchurch, and a nephew of Mr. W. J. Leversedge, of the Timaru Branch of the Bank. After receiving his education at the Boys' High School, Christchurch, he joined the staff of the Bank of New South Wales at their Branch in that city, on 25th January, 1911.

On the outbreak of war in August, 1914, he immediately volunteered for active service, and left New Zealand in the "Tahiti" with the First Canterbury Regiment of Infantry.

John Leversedge took part in the Landing at Gallipoli in April, 1915, and fell ill at Quinn's Post. He was invalided to England and remained there ten months, returning to New Zealand by S.S. "Tofua," as it was found that he was suffering from tuberculosis. He spent two years at the Cashmere Sanatorium and appeared to be recovering, when the epidemic of influenza occurred which brought about his death on 24th November, 1918.
DRIVER HAROLD LEWERS, M.M.
104th Howitzer Battery, 4th A.F.A.,

HAROLD LEWERS was born at Eaglehawk, Victoria, on 21st May, 1894, the son of Mr. J. G. B. Lewers, Manager of the Bank at Kyneton, Victoria. He was educated at the Kyneton Grammar School, and entered the service of the Bank on 22nd May, 1912, at Echuca, Victoria. In August, 1913, he was transferred to Moama, and in January, 1914, to Deniliquin.

Harold Lewers enlisted at Deniliquin on 11th August, 1915, and left Australia in the following November. During his four years of active service he was recommended for the Military Medal, and the award was gazetted in August, 1919.

The recommendation of Driver Lewers by his O.C. states that—

"He distinguished himself by taking charge of and organizing a forward limber line on the night of the 1st September, 1918, at Clery, and under heavy harassing fire showed great initiative and courage when neither officers nor N.C.O.’s were available for the work. In addition he distinguished himself during the recent Push, always showing cheerful devotion to duty and complete disregard of personal safety under fire when an important duty had to be performed."

Driver Lewers returned to Australia in August, 1919.
LIEUTENANT FREDERICK GEORGE LEWIS
42nd Battalion, A.I.F.

FREDERICK GEORGE LEWIS was born at South Brisbane on 30th January, 1886, the son of Mr. J. R. H. Lewis and Mrs. Lucie Lewis. He was educated at the Brisbane Boys' Central School and the Brisbane Grammar School. Entering the Bank's service on 17th September, 1903, at Brisbane, he was promoted in March, 1907, to ledger-keeper at Toowoomba, Queensland; in October, 1910, he was promoted to teller at Gympie; and in December, 1911, returned to the Brisbane Branch.

Frederick George Lewis enlisted in October, 1915, and was selected for training in the Officers' School. Early in January, 1916, he was gazetted second-lieutenant and was appointed to D Company, 42nd Battalion, with which unit he sailed from Australia in the following June.

After service in England, he was promoted to lieutenant and went with his battalion to France. While there he took part in many minor operations, and on the morning of the great mining feat at Messines, he was wounded by a shell fragment and gassed. Recovering rapidly in the Wandsworth Hospital, London, he was able to rejoin his battalion early in September.
As Lieutenant Lewis had been successful in arranging entertainments for the men in camp, on the transport, and later, behind the lines in France, he was selected by General Monash to command the 3rd Divisional Concert Party, organized to provide entertainment for the division during the winter. Lieut. Lewis's party, named the "Cooees," gained a high reputation for efficiency and popularity. During the operations in the spring and summer of 1918 the Cooees were frequently in the fighting line.

The toll of officers of the 42nd Battalion was so heavy, that in August, 1918, Lieut. Lewis was recalled to his unit, and at once went into action as acting-captain. He had already been recommended for a captaincy. He was engaged at Mont St. Quentin on the morning of 1st September, when his company, entrenched in a large shell-hole, were awaiting supports. Lieut. Lewis, anxious for the safety of his men, went forward to direct the fire of some Stokes' Trench Mortars on to a nest of enemy machine guns; while doing so he was shot in several places and died at once.

Colonel Woolcock spoke of him as a keen, painstaking officer, full of dash and courage, and caring for his men like a father. The Methodist Chaplain, Major Mills, paid a tribute to his memory as that of one "whose courage and devotion to duty made him, not only a fine officer, but in the truest sense of the word, an Australian gentleman." The Roman Catholic Chaplain, Father H. W. Jones, also spoke of him as "one of Nature's gentlemen, loved and esteemed by officers and men."
LIEUTENANT CARLTON GLADSTONE WALLACE STEWART LINDSAY
9th Machine Gun Company, and 3rd Machine Gun Battalion, A.I.F.

CARLTON GLADSTONE WALLACE STEWART LINDSAY was born on 20th December, 1894, at Navuloa, Fiji, the son of Mr. William Weir Lindsay and Mrs. Elizabeth Lindsay. He was educated at the Sydney Church of England Grammar School, North Sydney, and entered the service of the Bank on 26th August, 1913, at the Head Office.

Carlton Lindsay enlisted in the A.I.F. on 7th February, 1916, and trained at the Rutherford Camp. He was promoted to corporal on 1st May, 1916, on which date he sailed from Australia in the transport "Benalla."

He served in France with the 9th Machine Gun Company from 21st November, 1916, and on 29th December was promoted to sergeant. When machine gun battalions were formed in February, 1918, he continued service in the 3rd Machine Gun Battalion until 4th April, 1919. He was promoted to company quartermaster-sergeant in May, 1917; to second-lieutenant on 3rd November, 1917; and won his lieutenancy in March, 1918.

Carlton Lindsay took part in the Battles of Messines, Passchendaele, Villers-Bretonneux, and various minor operations, and he was in the big advance against the Germans from 8th August, 1918, up to the signing of the Armistice.
LIEUTENANT DAVID GARDYNE STUART LINDSAY
1st Light Horse and 60th Battalion, A.I.F.

DAVID GARDYNE STUART LINDSAY was born on 3rd October, 1889, at Adelaide, South Australia, the son of Mr. David Lindsay and Mrs. Annie Lindsay. He was educated at St. Peter's College, Adelaide, and entered the Adelaide Branch of the Bank on 25th May, 1907. On 1st January, 1909, he was transferred to Head Office, and five days later to Tumut, as ledger-keeper. He went back to Adelaide Branch in November, and in December, 1909, was sent to Jamestown, as assistant. In July, 1913, he was again transferred to Head Office.

David Lindsay enlisted on 10th August, 1914, and left Australia with the 1st Light Horse on 19th October. After service at Maadi and Heliopolis, he sailed for Gallipoli, and landed at Anzac Cove on 12th May, 1915, having just previously been promoted to corporal. He took part in the fighting at Suvla Bay and at Lone Pine, and was invalided to Cairo in October.

David Lindsay rejoined his regiment in January, 1916, and was in action with it against the Senussi, then he was transferred from the Light Horse to the Artillery and left Egypt for England in August, 1916. After serving for three months at headquarters in London he was transferred to the 60th Battalion, and proceeded to France, where he was promoted to second-lieutenant in May, 1917, and to lieutenant in the following August.

In the action at Polygon Wood on 25th September, 1917, David Lindsay was wounded and sent to Lady Murray's Red Cross Hospital, at Le Treport, for three months; thence to the No. 3 London General Hospital, Wandsworth. He left for Australia in February, 1918.
LIEUTENANT KEITH LINES
15th London Regiment and Royal Field Artillery, B.E.F.

KEITH LINES was born on 29th March, 1889, at Adelaide, South Australia, the son of Mr. Oscar Lines, Chief Inspector of the Bank, and Mrs. Edith Lines. He was educated at the Geelong Grammar School, where he distinguished himself in sports and gained the triple blue. He entered the service of the Bank in May, 1907, at Melbourne, and was sent to East Collingwood, as ledger-keeper, in June, 1910; transferred to Abbotsford in December; to Fitzroy in February, 1911; and on 4th May, 1914, to London.

Keith Lines enlisted at the beginning of 1916 in the 15th London Regiment. He was stationed in the South of Ireland during the riots in that year. He passed through the Royal Artillery Cadet School, at Exeter, and the School of Gunnery, Lark Hill. Appointed to the Royal Field Artillery, he was promoted to lieutenant in April, 1917, and took part in the Battles of Passchendaele Ridge and the third Battle of Ypres.

On the third day of the big German offensive in March, 1918, he was wounded near Cambrai. On recovery he was stationed with a battery on the east coast of England, until the Armistice, and returned to Australia in the transport "Megantic" in February, 1920.
SERGEANT ROLAND EDWARD LITTLETON
42nd Infantry Battalion, and Headquarters Staff, A.I.F.

ROLAND EDWARD LITTLETON was born on 5th May, 1896, at Toowoomba, Queensland, the son of Mr. and Mrs. E. T. Littleton, of Warwick. He was educated at the Toowoomba Grammar School, and entered the Bank's service on 27th January, 1916, at the South Brisbane Branch. He was transferred on 25th March to Bundaberg.

Roland Littleton enlisted in the A.I.F. in May, 1916, and embarked in September for France, where he served for eleven months with the 42nd Infantry Battalion, and took part in the Battles of Armentieres, Messines, Warneton and Passchendaele.

During the latter engagement he was gassed and, returning to England he joined the Reconciliation and Finance Sections of the A.I.F. Headquarters Staff in London. He was promoted to corporal in March, 1918, and to sergeant the following June. He returned to Australia on 1st October, 1919.
CORPORAL ROBERT KEITH LLOYD
Reinforcements 7th Light Horse, A.I.F.

ROBERT KEITH LLOYD was born at Lismore, New South Wales, on 11th November, 1892, the son of Mr. A. R. Lloyd, of the Millthorpe Branch of the Bank, and Mrs. Lloyd. He was educated at the Sydney Grammar School, and joined the staff of the Bank at Orange, New South Wales, on 28th September, 1910. He was transferred to Forbes as ledger-keeper, in January, 1913; to Boggabri, as teller, in November, 1914; to Mudgee, in April, 1915; to Gulgong, as ledger-keeper, in February, 1916; and again to Orange in May, 1916.

He had enlisted at Forbes in August, 1914, and acted as area officer (Area 42a, Orange District). He enlisted for active service at Orange on 7th May, 1918, and was to have embarked on the day following receipt of the news that the Armistice was signed.
SERGEANT VICTOR KINGSLEY LLOYD
43rd Battery, Field Artillery, 4th Division, A.I.F.

VICTOR KINGSLEY LLOYD was born at Toowoomba, Queensland, on 27th January, 1894, the son of Mr. Arthur Pearce Lloyd and Mrs. Alma Mary Lloyd. He was educated at the Toowoomba Grammar School and Townsville Grammar School, entering the service of the Bank on 11th June, 1912, at Townsville. He was transferred in the following November to Brisbane.

Victor Lloyd enlisted as a private in the A.I.F. in October, 1914, and left Queensland with the First Divisional Ammunition Column on 22nd December, 1914. He was afterwards transferred to the 43rd Battery of Field Artillery, 4th Division, and promoted to corporal in February, 1915. He landed at Gallipoli with that unit in April, 1915.

For distinguished service on the peninsula he was mentioned in General Birdwood’s despatches, and received promotion to sergeant in June, 1915. After returning to Egypt he went on to France, where he completed service abroad amounting to four years and fifty-five days.
PRIVATE WILFRED EDWIN LORENZEN
4th Reinforcements, N.Z.E.F.

**WILFRED EDWIN LORENZEN** was born at Carterton, New Zealand, on 2nd April, 1893, the son of Mr. Christian Lorenzen and Mrs. Marie Lorenzen. He was educated at the Parkvale School and Wellington College, New Zealand, and entered the service of the Bank at Masterton on 23rd August, 1911.

Wilfred Lorenzen enlisted on 11th August, 1914—No. 10/2210, B Company Infantry, No. II Platoon, 4th Reinforcements. He joined his battalion at Anzac Cove on 28th July, 1915. He was reported “missing” in August, and the Board of Enquiry held at Moascar Camp, Ismailia, in January, 1916, believed that he had died. No particulars of his death have yet been obtained.
GUNNER CECIL ST. LEGER LOUSADA, D.C.M., M.S.M.
No. 1724, 24th Battalion, and 114th Battery, Field Artillery, A.I.F.

CEcil St. Leger Lousada was born at Warragul, Victoria, on 6th January, 1897, the son of Mr. Edward Charles Lousada and Mrs. Isabel Beatrice Halliburton Lousada. He was educated in the State Schools at Calligace, Mountain View and Toora, Victoria. He joined the staff of the Bank on 18th September, 1913, at Fitzroy Branch, Victoria, and was transferred in January, 1915, to Elmore.

Cecil Lousada enlisted about the beginning of May, 1915, as a private in the 24th Battalion. He was on active service for five months on Gallipoli, and was one of the last few men to leave on the evacuation. Proceeding to France he won notice for his bravery and was awarded the Distinguished Conduct Medal. The "London Gazette" of 20th October, 1916, states that the award was for—

"Conspicuous gallantry and devotion in volunteering to carry water across open ground and through an extremely heavy barrage of artillery fire to severely wounded men. Later he displayed great bravery as a stretcher-bearer, exhibiting a fine example of endurance and soldierly spirit."

He was promoted to corporal in September, 1917, and in the following March joined the 114th Battery of Field Artillery as
gunner, prior to being sent to the Training School for Officers in England.

Early in April, 1918, he was badly wounded by the premature bursting of a howitzer shell, due so far as could be ascertained, to a defect in the material. He gradually sank and died a few days afterwards (11th April) at the Casualty Clearing Station.

In June the Meritorious Service Medal was awarded to Gunner Lousada for conspicuous services rendered in France. In writing to his father, Captain McIlroy, late officer commanding the company in which Private Lousada acted as runner for him, stated that he had been impressed by his excellent work and bravery. He had found him always willing, keenly intelligent, and polite, and was very reluctant to sanction his transfer to the artillery.

Brigadier-General Bessel-Browne also wrote about the valuable confidential service rendered by Cecil Lousada when on his staff, and was confident that if he had lived he would have obtained his commission and proved a very valuable officer.
SERGEANT ERNEST WILLIAM LOWE

Royal Air Forces, B.E.F.

ERNEST WILLIAM LOWE was born on 5th January, 1884, in Nottingham, England, the son of Mr. Ellisley Robert Lowe. He was educated at St. Nicholas’ School, Nottingham, and entered the service of the Bank at London on 1st July, 1910. Ernest Lowe enlisted as an air mechanic in the R.A.F., and was promoted to corporal in April, 1918. He became acting-sergeant in the following September, and in October, 1918, was appointed sergeant.
FRANCIS HAYDN LUNNON was born on 27th January, 1900, at Harringay, London North, the son of Mr. Frank James Lunnon. He was educated at Queen Elizabeth’s Grammar School, High Barnet. He entered the service of the Bank’s London Branch on 15th November, 1916.

Francis Lunnon enlisted on 15th April, 1918, as a cadet in the Royal Air Forces. He became a flight-cadet in the following July, and was granted an honorary commission as second-lieutenant in March, 1919.
CAPTAIN NORMAN MACDONALD
13th Battalion, A.I.F.

NORMAN MACDONALD, the son of Mr. Hugh and Mrs. Grace Macdonald, was born at Granya, Upper Murray, Victoria, on 22nd November, 1892. He was educated at Shepparton and Geelong, and joined the service of the Bank on 11th August, 1911, at Geelong; was transferred in May, 1912, to Albury, and in February, 1914, to Wodonga.

He enlisted in August, 1914, embarked for the front in December, and served in Egypt and through the Gallipoli campaign. Thereafter he remained in charge of a company in the 1st Imperial Camel Corps with a force watching the Senussi at a point about 400 miles S.W. of Cairo.

He had been promoted to the rank of temporary-sergeant on embarkation, and this appointment was confirmed in Egypt. During the Gallipoli campaign he received his commission as second-lieutenant, and was promoted to the ranks of lieutenant and captain in 1916. In November of that year he proceeded to
France and rejoined his old battalion, but did not long survive his arrival.

A German trench, known as "Stormy Trench," had already been attacked eight times without success. On the 4th February, 1917, the ninth attack was entrusted to two companies of the 13th Battalion under Captain (now Lieutenant-Colonel) H. W. Murray and Captain Macdonald. Leading his section of the attack Captain Macdonald went right ahead of his men in order to fire his flare for the barrage to lift, and on jumping into the trench after him his men found him lying dead with a bullet through his forehead. Captain Murray, who held on with great bravery against artillery and three counter attacks, obtained the objective and deservedly won the Victoria Cross.
LIEUTENANT GEORGE ROSS MACDOUGAL

3rd Battalion, A.I.F.

GEORGE ROSS MacDOUGAL was born on 20th March, 1889, at Bathurst, New South Wales, the son of the late Mr. George Halkerston MacDougal and Mrs. Sarah MacDougal deceased. He was educated at the Public School, Bathurst, and Fort Street High School, Sydney. He entered the service of the Bank at Head Office on 29th January, 1907; was transferred to Grenfell in February, 1909; to Goulburn in February, 1910, where in the following January he was appointed ledger-keeper; in November, 1911, he was transferred to Taralga as assistant; in April, 1912, to Junee, as teller; and in the same capacity he went to Canowindra in May, 1912; to Moree in January, 1914; to Collarenebri in September, 1914; and to Narrabri in May, 1915.

George Ross MacDougal enlisted in the A.I.F. about the 8th August, 1915. He left Australia in October, 1915, and served in Egypt and in France with the 3rd Battalion. He won promotions from private to lance-corporal, and then on to corporal and lieutenant. Lieutenant MacDougal returned to Australia in June, 1919.
LIEUTENANT MALCOLM MACKELLAR
1st Life Guards, B.E.F.

MALCOLM MACKELLAR, son of Sir Charles Kinnaird Mackellar, K.C.M.G., M.L.C. (President of the Bank of New South Wales) and Lady Marion Mackellar (née Buckland) was born in Sydney on 29th September, 1889.

He was educated at the Church of England Grammar School, North Sydney, and enlisted on 3rd May, 1917, at the War Office, London, as lieutenant in the 1st Life Guards. He served in France as a machine-gunner until admitted to hospital nine days before the Armistice.
PRIVATE DOUGLAS GILCHRIST MACMILLAN, M.M.
50th Battalion, A.I.F.

DOUGLAS GILCHRIST MACMILLAN, a son of Mrs. A. K. Macmillan and the late G. H. Macmillan, of Largs, was born at Normanville, South Australia, on 24th September, 1897.

He was educated at St. Peter's College, Adelaide, and joined the service of the Bank at Port Adelaide on 13th April, 1914. He was transferred to Broken Hill in February, 1915, and enlisted on 30th December, 1916.

On arrival in France he joined the 50th Battalion, with which he acted as stretcher-bearer. In the latter part of April, 1918, when the Australian Forces were stemming the German attack on Amiens the 50th Battalion saw very hard fighting, in the course of which Private Macmillan was awarded the Military Medal for bravery and devotion to duty while stretcher-bearing in the neighbourhood of Villers-Bretonneux.
MALCOLM DOUGALL MACNAB, the son of Mrs. Jane Macnab, was born on 15th September, 1885, and was educated at the Stationers' Company School, London. He entered the service of the Bank in the London office on 15th October, 1902, and enlisted in September, 1914, in the 4th Battalion of the Seaforth Highlanders.

Having taken part in the great attack on Cambrai in November, 1917, he was reported "missing" at Fontaine, Notre Dame, while on patrol duty with nine other men. It was at first supposed that they had been surrounded and captured, but in spite of all enquiries none of the nine has since been heard of, although Lance-corporal Macnab's identity disc was reported by the Red Cross from Berlin in February, 1918. The War Office announced that "nothing more being known it was concluded that he was killed on 20th November, 1917." Later, the Record Office of his regiment reported that he was buried at Fontaine, Notre Dame, which settled all doubt about his fate.
PRIVATE GEOFFREY HUGH MACPHERSON
3rd Battalion, A.I.F.

GEOFFREY HUGH MACPHERSON, son of Mr. Donald and Mrs. Emily Florence Macpherson, was born at Bundella on 31st December, 1897. He was educated at Knox College, North Sydney, and joined the service of the Bank at Tamworth on 29th November, 1914.

Enlisting in September, 1915, he embarked in April, 1916, on the "Mackarini" with the 16th Reinforcements of the 3rd Battalion. Joining his unit in France later in the year, he remained with them until his death on 3rd November, 1916, when he was killed by shell-fire while having his lunch with several of his comrades in a dug-out at Flers. He was buried the same afternoon in the Military cemetery at Flers.
LIEUTENANT HUGH GILMORE MAEGRAITH, M.C.
15th Battalion, A.I.F.

Hugh Gilmore Maegraith, son of Mr. Alfred and Mrs. Louisa Maegraith, was born at Adelaide on 10th January, 1895. He was educated at the University College, North Adelaide, and entered the service of the Bank on 12th January, 1915, at Lismore. Enlisting in Brisbane on 9th September of that year he was allotted to the reinforcements of the 15th Battalion.

He embarked soon afterwards and saw service in Egypt, France and Belgium, receiving promotion to the rank of corporal in October, 1916; sergeant, February, 1917; second-lieutenant in April, 1917; and first-lieutenant in September, 1917. Six days after his last promotion he was awarded the Military Cross for gallant conduct in action near Zonnebeke, Belgium.

"'He set such a splendid example,' runs the official record, 'of dash and determination to his men during an attack, that they carried all opposition before them. His fearlessness and contempt of danger had a marked effect on the success of the operations.'"

In the course of this engagement (the Battle of Menin Road) Lieutenant Maegraith was severely wounded. He was consequently invalided home and received his discharge from the A.I.F. on 23rd May, 1918.
CORPORAL PAUL MAKEPEACE
Cavalry Divisional Signal Squadron and Mesopotamian Wireless Squadron, A.I.F

PAUL MAKEPEACE, the son of Mrs. Olivia Makepeace and the late Thomas Makepeace, was born at Moggill, Brisbane, on 14th March, 1894. He was educated at the Moggill State School and the Ipswich Grammar School, and entered the service of the Bank on 12th June, 1912, at Brisbane.

Holding the rank of lieutenant in the Commonwealth Military Forces, he volunteered for service in the A.I.F. on 1st August, 1915, but was retained in the Signal School as lieutenant, 1st M.D., until the 23rd February, 1917, pending appointment to a Signal Unit in the A.I.F. Resigning his commission temporarily and enlisting as a private on 8th March, 1917, he was immediately promoted to corporal and was attached to the Cavalry Divisional Signal Squadron, and later to the Australian Wireless Squadron, Mesopotamia.
LANCE-SERGEANT CECIL GREEN MARJASON
45th Battalion, A.I.F.

CECIL GREEN MARJASON, son of Mr. Joseph and Mrs. Mary Jane Marjason, was born at Hurstville, New South Wales, on 23rd October, 1891. He was educated at the Hurstville Public School and Fort Street High School, and joined the service of the Bank at Head Office on 22nd November, 1910. His subsequent appointments were to Townsville in 1912, Hughenden in October, 1915, and Atherton in December, 1915.

He enlisted on 3rd July, 1916, and embarked for service abroad in the November of that year. He served in France from March, 1917, to May, 1918, and took part in the Battles of Bullecourt, Messines and Passchendaele in 1917, and Dernancourt, Villers-Bretonneux and Hamel in 1918, finally taking part in the great offensive beginning on 8th August.

On 1st October, 1918, he was promoted to the rank of corporal and lance-sergeant.
PRIVATE EDWARD WILLIAM BEVERLEY MARLAY

1st Field Ambulance, A.M.C., A.I.F.

EDWARD WILLIAM BEVERLEY MARLAY, son of Mr. Arthur Beverley Marlay and Mrs. Nellie Maud Marlay, was born at Toowoomba, Queensland, on 30th January, 1897. He was educated at Ipswich Central State School, The Normal School, Brisbane, and the Toowoomba Boys' Grammar School.

He joined the service of the Bank at Toowoomba on 26th August, 1913, being transferred in January, 1915, to Chinchilla.

He enlisted on 30th November, 1915, and proceeded to France. Having been wounded at the Battle of Bullecourt in May, 1917, he was re-embarked for Australia as a convalescent and left Plymouth by the transport "Benalla" on 28th August, 1917. Taking ill on the homeward voyage he was taken ashore at Sierra Leone, West Africa, and operated upon for acute appendicitis and peritonitis. He did not, however, recover from the shock of the operation, and died on 20th September, 1917. He was buried at the Kissi Cemetery with military honours.
JOHN EDMUND MARNANE, the son of Mr. William and Mrs. Bessie Marnane (née McLuckin), was born at Herberton, North Queensland, on 22nd March, 1896.

He was educated at the State School, Atherton, and River-view College, Sydney, and entered the service of the Bank on 22nd November, 1912, at Atherton, Queensland. He was transferred to Winton on 22nd November, 1913, and enlisted on 18th October, 1915.

Proceeding to France he joined the 9th Infantry Battalion, with which he served on the Western Front. He was twice wounded, and received his sergeant’s stripes on the field in June, 1918.
LIEUTENANT GEOFFREY WILLIAM MARTIN
17th Battery, Field Artillery, A.I.F.

GEOFFREY WILLIAM MARTIN, son of Mr. and Mrs. Francis Martin, and nephew of Brigadier-General Martin, V.D., of Launceston, was born in Launceston on 7th March, 1896.

He was educated at the Church of England Grammar School, Launceston, and entered the service of the Bank in that city on 10th April, 1912, and remained there until the date of his enlistment as a gunner in 1915.

He left Australia in October, 1915, with the 17th Battery, and his unit was posted to the Canal defences until March, 1916. Leaving for France in that month they were one of the first Australian units to go into action there. From this time onward he took part in most of the important actions in which the A.I.F. was engaged, including Pozieres, Mouquet Farm, Flers, Bapaume, Bullecourt, Messines, Nieuport, and the numerous actions at Passchendaele between 1st September and 30th October, 1917. In the following year he shared in the stemming of the German advance on Amiens in April, and took part in the great Allied advance at Villers-Bretonneux which started on 8th August.

During the course of his service he was promoted successively to the rank of bombardier, corporal, sergeant, second-lieutenant, and first-lieutenant, and was twice wounded.
JOHN HAMILTON MATTHEWS, the son of Mr. and Mrs. E. G. Matthews, was born at Cootamundra, New South Wales, on 13th April, 1893.

He was educated at the Sydney Grammar School, and joined the service of the Bank on 28th October, 1910, at Wagga Wagga. His subsequent appointments were to Coolamon in January, 1911; Young in October, 1911; Bathurst in February, 1912; and Cooma in June, 1912.

He enlisted in August, 1914, and after a period of training in Egypt, from December, 1914, to April, 1915, he took part in the landing at Gallipoli on 25th April, 1915, and remained on the peninsula until July, when he was invalided to Malta and England.

In December he returned to Egypt and proceeded to France in June, but was wounded and taken prisoner by the Germans at Fleurbaix on 19th July, 1916. He was eventually repatriated to Switzerland in January, 1918.

During his service in the A.I.F. he received numerous promotions, and had attained the rank of captain during the month in which he was taken prisoner.
SECOND-LIEUTENANT DAVID LANDALE MAUGHAN
2nd and 54th Battalions and 5th Machine Gun Battalion, A.I.F.

DAVID LANDALE MAUGHAN, the son of Mr. David Maughan (late Manager of the Benalla Branch of the Bank of New South Wales) and of Mrs. Maughan, was born at Malmesbury, Victoria, on 9th October, 1880.

He was educated at Scotch College, Melbourne, and joined the service of the Bank at Albury on 24th July, 1899, where he was appointed ledger-keeper in 1905 and teller in 1907. His subsequent appointments were to Maldon in 1908; Newcastle, 1910; Inverell, 1911; and Glen Innes in 1912. While accountant in this Branch he enlisted in 1915, and went away with the 10th Reinforcements of the 2nd Battalion. On arriving in Egypt he was transferred to the Machine Gun Company (2nd Section) of the 54th Battalion. Proceeding to a school at Bisley, England, he obtained his commission as second-lieutenant on 25th July, 1917, and joined the 14th Machine Gun Company 5th Battalion in France.

Two months later while taking part in the capture of Polygon Wood, five and a half miles east of Ypres, he was shot through the heart by a sniper. His body lay unburied for two
days, and Captain Dick of his company, who went out with one of the men to recover his body for burial, was himself shot and died from his wound.

LIEUTENANT WILLIAM OSBORN MAGUIRE
52nd and 49th Battalions, A.I.F.

WILLIAM OSBORN MAGUIRE was born on 13th May, 1895, at Bundaberg, Queensland, the son of Mr. and Mrs. John F. Maguire. He was educated at the Mt. Perry State School and joined the staff of the Bank at Maryborough on 12th March, 1912. He was transferred to Murgon in June, 1913; to Toowoomba in March, 1915; and to Cooroy, as teller, in the following June.

Enlisting in the A.I.F. on 6th January, 1916, William Osborn Maguire joined the 52nd Battalion and was afterwards transferred to the 49th. He was promoted to corporal on 3rd September, 1917, and to sergeant on 11th April, 1918. On 6th January, 1919, three years after his enlistment, he received his commission, and almost exactly a year afterwards was discharged from the A.I.F. No photograph of Lieutenant Maguire has been obtainable.
COMPANY QUARTERMASTER-SERGEANT GEORGE BENTLEY RAE McALISTER

20th Battalion, A.I.F.

GEORGE BENTLEY RAE McALISTER, the son of Mr. Edward and Mrs. Mary McAlister, was born on 13th November, 1888, at Southland, New Zealand. He was educated at the Gore High School, and entered the service of the Bank at Gore on 13th November, 1905. His subsequent transfers were to Christchurch in May, 1909; Fielding in October, 1911; Head Office, October, 1912; Bathurst Street in November, 1912; and Bombala, as teller, in March, 1914.

He enlisted on 9th January, 1916, and joined the 20th Battalion in France, being eventually promoted to the rank of company quartermaster-sergeant. He returned home in February, 1919.
SECOND-LIEUTENANT NORMAN McALISTER
4th Battalion N.Z. Rifle Brigade.

NORMAN McALISTER, son of Mr. and Mrs. Edward McAlister, was born on 2nd January, 1894, at Pyramid, near Gore, New Zealand. He was educated at the Gore District High School, and joined the service of the Bank on 23rd February, 1911, at Dunedin. His subsequent transfers were to Gore, 1911; Invercargill in 1914; Lawrence, August, 1914; and Naseby, September, 1914.

He enlisted from Naseby in June, 1915, and served in Egypt and France for over four years with the 4th Battalion New Zealand Rifle Brigade. He was promoted to second-lieutenant in France.
CAPTAIN DANIEL TIMOTHY McAULIFFE, C. de G.
4th Pioneer Battalion, A.I.F.

DANIEL TIMOTHY McAULIFFE, son of Mrs. W. McAuliffe and the late Mr. McAuliffe, was born on 5th December, 1886, at Goondiwindi, Queensland. He was educated at Goondiwindi State School and joined the service of the Bank on 6th August, 1908, at Oakey.

The following is a list of his subsequent appointments:—
1st June, 1909, to Goondiwindi; 17th June, 1909, Chinchilla; 10th June, 1910, Brisbane; 18th February, 1911, Bundaberg; 17th July, 1911, Townsville; 24th July, 1911, Irvinebank; 9th May, 1913, Brisbane; 18th December, 1913, Toowoomba; 26th August, 1914, Cambooya.

He enlisted on 19th September, 1915, and was promoted to second-lieutenant in January, leaving Australia with reinforcements for the 4th Pioneer Battalion.

He arrived in France in June, 1916, and served there and in Belgium until the Armistice. During that period he had received promotion to the rank of captain and was awarded the Croix de Guerre during the great advance of August, 1918.
STAFF SERGEANT GEORGE THOMAS McCALLUM
5th Divisional Train, A.I.F.

GEORGE THOMAS McCALLUM, son of the Rev. William and Mrs. Annie McCallum, was born at Tenterfield on 14th September, 1893.

He was educated at Wollongong and entered the service of the Bank at Burwood on 3rd September, 1910. He was subsequently transferred to the Southern Branch in June, 1911; Western Branch in June, 1914; and to Edgecliff in April, 1915.

He enlisted on 10th January, 1916, and joined the 5th Divisional Train as driver. He landed in France on 16th November, 1916, and served on the Western Front until June, 1919, having received promotion to the rank of staff sergeant during his period of service.
PRIVATE CHARLES HAROLD McCARTHY
36th Battalion, A.I.F.

CHARLES HAROLD McCARTHY, the son of Mr. Walton Frederick and Mrs. Katherine McCarthy, was born at Grenfell on 24th June, 1893.

He was educated at the Public School, Grenfell, and St. Patrick's College, Goulburn, and joined the service of the Bank at Junee on 28th May, 1913.

He enlisted in January, 1916, with "Carmichael's First Thousand," with whom he proceeded to France as a member of the 36th Battalion.

Private McCarthy had volunteered for service as a Lewis machine gunner, and after fighting for five days at the Battle of Messines without receiving a wound, he was killed on 11th June, 1917, by a high explosive shell just as his company was ordered into a dugout for a rest.
LIEUTENANT WALTER ALEXANDER McCONNAN
8th Light Horse Regiment, A.I.F.

WALTER ALEXANDER McCONNAN, son of the Rev. Alexander Candlish McConnan and Mrs. McConnan, was born at Benalla, Victoria, on 29th January, 1886.

He was educated at the North Eastern College, Benalla, and joined the service of the Bank at Tallangatta, Victoria, on 27th November, 1902. His later appointments were to Deniliquin in December, 1909; The Rock, June, 1910; Linton, 1912; and Elmore, 1913.

He enlisted in November, 1914, and was posted to the 8th Light Horse Regiment, and served throughout the Gallipoli campaign, and later in operations over the Sinai Peninsula, Palestine and Syria.

Having held various non-commisioned ranks, he received his commission as lieutenant in 1918.

Lieutenant McConnan was one of 39, out of the original 500 members of the 8th Light Horse, who returned with the regiment in August, 1919, after four and a half years abroad.
Jasper Louis Beverley McCormick, the son of Mr. J. F. McCormick, of the National Bank, Koroit, and Mrs. McCormick, was born at Geelong on 23rd February, 1899. He was educated at Ballarat Grammar School, and joined the service of the Bank on 26th January, 1917, at Geelong. Thence he was transferred in May to Beechworth.

He enlisted in January, 1918, and embarked in the following August. On arrival in England he joined the Public Schools Unit attached to the 14th Battalion, and was promoted in February, 1919, to the rank of sergeant.
CORPORAL THOMAS NIGEL McFARLAND
No. 1 Machine Gun Company, 9th N.Z. Infantry Brigade.

THOMAS NIGEL McFARLAND, the son of Mr. Charles William and Mrs. Anna McFarland, was born at Ellerslie, Auckland, New Zealand, on 6th August, 1891. He was educated at the Public School and High School, Blenheim, and joined the service of the Bank at Blenheim on 1st October, 1907. He was afterwards transferred to Invercargill in 1911, and Lawrence in 1912.

He enlisted soon after the outbreak of war, and sailed for Egypt with the No. 1 Machine Gun Company of the 9th New Zealand Infantry Brigade. He took part in the Gallipoli campaign, and was wounded while on the peninsula. Later he proceeded to France and was wounded again during the Battle of the Somme. In the meantime he had been promoted to the rank of corporal. On 12th October, 1917, the company of which he was a member occupied a position on Abraham's Heights, near Passchendaele, preparatory to the advance on the following morning. During the heavy enemy shell-fire which ensued, Corporal McFarland was instantaneously killed.
REGINALD FRANCIS McGregor, the son of Mrs. Ada A. McGregor and the late Mr. George McGregor, was born in Sydney on 3rd December, 1896. He was educated at Broke Public School, and the Boys' High School, East Maitland, and joined the service of the Bank at Maitland on 28th May, 1914, being subsequently transferred to Port Macquarie in the following July, and to Quirindi in April, 1915.

He enlisted on 10th August, 1915, and joined the 3rd Battalion, in which he was promoted in November, 1916, to the rank of lance-corporal.

The circumstances of his death were sad and heroic. During the operations south west of Bapaume in March, 1917, Lance-corporal McGregor had the misfortune to be taken prisoner and was selected, with a few others, by the enemy who wished to compel them to act as guides to point out where our strong positions lay. Rather than betray his comrades Lance-corporal McGregor gave the alarm when the party was approaching our lines, and endeavoured to escape with the rest of the party, but was unhappily shot in the attempt.
PRIVATE WILLIAM DONALD GLENROY McGINLEY
12th Machine Gun Company. A.I.F.

WILLIAM DONALD GLENROY McGINLEY, son of Mr. William McGregor, Postal Inspector, G.P.O., Brisbane, and Mrs. Mary McGregor, was born at South Brisbane on 20th July, 1893. He was educated at Private and State Schools, Brisbane, and also the High School at Southport.

He entered the service of the Bank at South Brisbane on 2nd December, 1909. His subsequent transfers were to Brisbane in 1910, Charters Towers in 1912, Irvinebank in 1913, and Croydon in 1914.

He enlisted in May, 1916, and proceeded to France to join the 12th Machine Gun Company. He was still with this Company during the attack on Passchendaele Ridge on 13th October, 1917, and during the engagement was killed instantaneously by an enemy shell.
ALFRED CYRIL McKELLAR, the son of Mrs. Georgina McKellar and the late Mr. Dugald McKellar, was born at Tauranga, New Zealand, on 4th May, 1879.

He was educated at the Wellington College, and joined the service of the Bank at Wellington on 24th December, 1896; a year later entering the Inspector’s Department there. In 1901 he was transferred to Dunedin, and in the following year returned to the Inspector’s Department in Wellington.

He enlisted on 21st October, 1916, and went into camp on 3rd January with the rank of corporal, and was promoted to sergeant in March. He passed his examination for the rank of second-lieutenant in June of the same year.

Lieutenant McKellar joined the 1st Wellington Infantry Battalion in France on 4th April, 1918, and remained with them until the war ended.
CHARLES REGINALD McKEOWN, the son of Mr. Charles and Mrs. Sarah McKeown, was born at Forest Lodge, Sydney, on 2nd August, 1890. He was educated at the Fort Street Model Public School, and entered the service of the Bank at Head Office on 7th May, 1907, proceeding to Crookwell in 1911, and Penrith in 1913.

He enlisted on 22nd February, 1915, and left Sydney with reinforcements of the Australian Army Medical Corps in April. Arriving in Egypt at the end of May he was attached to the hospital for duty. Leaving for Gallipoli he joined up with the 4th Field Ambulance there, and was wounded in November and returned to Egypt. Reaching France in March, 1916, he was transferred to the 2nd Australian Tunnelling Company in July, 1917, and received his sergeant’s stripes in the same month.

Sergeant McKeown returned to Australia in April, 1919.
ORACE HENRY McKEOWN, son of Mr. William and Mrs. Jessie McKeown, was born at Forest Lodge, Sydney, on 26th February, 1893.

He was educated at the Fort Street High School and Knox College, North Sydney, and joined the service of the Bank at Head Office on 10th February, 1910.

Horace McKeown enlisted in July, 1915, and joined the 7th Light Horse Regiment as second-lieutenant.

He embarked for active service in November, 1915, and on reaching Egypt was engaged in defensive operations and in action against the Senussi with the 7th Light Horse Regiment and a special force. Leaving Egypt in June he proceeded to France and was attached to the 42nd Battery (4th Divisional Artillery) and Divisional Ammunition Column. He continued to serve with the artillery until the Armistice, and in the meantime was promoted to the rank of first-lieutenant in October, 1916, and to that of captain in October, 1918. He returned to Australia a year later.
Kenneth Clinton McKie, son of Mr. Robert and Mrs. Maria McKie, was born at South Brisbane on 15th December, 1889. He was educated at the Woolloongabba and East Brisbane State Schools, and later at the Brisbane Grammar School.

He joined the service of the Bank at Warwick on 23rd July, 1906, and his subsequent transfers were to Roma in May, 1910; Longreach in October, 1911; and Brisbane in May, 1913.

Enlisting in October, 1915, he quickly reached the ranks of corporal and sergeant, and entered the School of Instruction at Enoggera, where he gained his commission as second-lieutenant, and left with the 4th Reinforcements of the 49th Battalion on 16th August, 1916. He fell ill soon after reaching England, and having spent several weeks in hospital, did not reach France until the first week in March, 1917.

He was soon in the firing line, and served continuously till the Battle of Messines Ridge. On the morning of 7th June the Canadians had attacked early and the Australians were to go over at 3 p.m. In the meantime enemy snipers were very active, and Lieutenant McKie, anxious lest the morale of the men should be affected, went over the top and located four snipers in a shell-hole. Disregarding his own safety he exposed himself almost to the waist and shot three. He was wounded by the fourth. The Australians went over about an hour later, but Lieutenant McKie died of the wounds he had received.
PRIVATE JAMES TAYLOR McKNIGHT
5th Company, 2nd Machine Gun Battalion, A.I.F.

JAMES TAYLOR McKNIGHT was born on 5th June, 1898, at Weelarra, Young, the son of Mr. John Edwin and Mrs. Gertrude McKnight. He was educated at the Stony Creek Lower Public School (where Lieutenant-Colonel Thompson was then teaching), and at the Young District School. He entered the Bank’s service at The Rock on 22nd April, 1915, and was transferred to Tumut in the following July.

James Taylor McKnight enlisted in the A.I.F. and went into camp on 17th May, 1916, being then under eighteen years of age. He arrived in France in October, 1917, and was in action there, with the 5th Company, 2nd Machine Gun Battalion, until 9th April, 1918, when a shell burst over him and three of his comrades who were unloading a limber. James Taylor McKnight and another were killed. He was buried at Boues in the Amiens district.
STANLEY McLENNAN was born at Bibbenluke, New South Wales, on 25th June, 1895, the son of Mr. William and Mrs. Jane McLennan. He was educated at the Bibbenluke Public School, and afterwards at Messrs. Stott and Hoare's Business College. He passed the Bankers' Institute examination and entered the service of the Bank of New South Wales on 19th November, 1912, at the Haymarket Branch, Sydney. On 25th March, 1913, he was transferred to Cooma.

While at Cooma, late in 1914, or early in 1915, he enlisted in the A.I.F., and sailed from Australia for Egypt in March, 1915, as No. 1784 of the 13th Battalion. With that unit he took part in the campaign on Gallipoli, and was wounded in the engagement at Lone Pine. After the evacuation he went on to France and was promoted to corporal on 1st August, 1916. He was again wounded at Mouquet Farm in the same month.

At Ploegsteert, near Messines, on 10th July, 1917, an enemy shell caused an explosion in a supply of bombs near which Stanley McLennan was on duty and he was killed instantly. His superior officer wrote in high commendation of his bravery and utter disregard for self.
PRIVATE ROY TENNYSON McLOSKEY
No. 5879, 24th Battalion, A.I.F.

ROY TENNYSON McLOSKEY was born on 22nd November, 1892, at Elmore, Victoria. His parents were Mr. James Power McLoskey and Mrs. Harriet Emily McLoskey. He was educated at the Castlemaine Grammar School, and joined the staff of the Bank at Maldon, Victoria, on 4th January, 1910. In February, 1911, he was transferred to Inglewood (Victoria); in October following to Warracknabeal; in May, 1912, to Warragul, as ledger-keeper; in January, 1913, to Benalla; in April, 1914, to Flinders Street West, Melbourne; in September, 1915, 1912.

Roy McLoskey enlisted in July, 1916, No. 5879 of the 24th Battalion, A.I.F. He was not in action in France until the Battle of Bullecourt on 3rd May, 1917, when he received a shot in the head and was reported as missing. Later enquiries elicited the fact that while lying unconscious in No Man's Land a shell exploded near him and killed him instantly.
LANCE-CORPORAL ROBERT HAROLD McQUEEN
23rd Reinforcements, N.Z.E.F.

ROBERT HAROLD McQUEEN was born at Dunedin, New Zealand, on 24th November, 1892, the son of Mr. Charles McQueen and Mrs. Christina Anderson McQueen. He was educated at the District High School, Greymouth.

Robert McQueen entered the service of the Bank at Greymouth on 14th May, 1910. He was transferred to Hokitika in June, 1911; to Christchurch in the following December; to Nelson in September, 1912; and Patea in July, 1913.

Enlisting on 13th November, 1916, in the New Zealand Expeditionary Force, Robert McQueen left on active service with the 23rd Reinforcements about January, 1917. He was in action in France until 11th April, 1918, and had obtained promotion to lance-corporal, when he was killed near the village of Mailly Mallet. He was reading letters from home in the front line trenches when the enemy began a heavy shelling of that portion of the line and he was struck by a “whizz-bang.” On the same night, 11th April, 1918, the company was relieved. His comrades liked Robert McQueen very much for his genial and lively disposition.
SECOND-LIEUTENANT ALBERT MEESON

1st West Yorkshire Regiment, B.E.F.

Albert Meeson was born on 13th September, 1899, at Sheffield, England, the son of Mr. and Mrs. A. J. Meeson. He was educated at the Brentwood Grammar School, and joined the Bank’s service at London on 31st January, 1917.

Albert Meeson was appointed a corporal in the 2nd Artists’ Rifles on 14th April, 1918; he became a cadet in the 15th O.C. Battalion in July, 1918, and was promoted to second-lieutenant in the 1st West Yorkshire Regiment on 3rd March, 1919.
ARNOLD SELWYN METCALFE was born at Young, New South Wales, on 16th January, 1894. He was the sixth son of Mr. and Mrs. Charles Joseph Metcalfe. He was educated at the District School, Young, and joined the service of the Bank in the same town on 23rd November, 1910. A few days later he was transferred to Cowra; in August, 1911, to Eugowra, as assistant; in April, 1912, to Narrandera; and in September, 1914, to Stockinbingal.

Arnold Metcalfe enlisted on 15th February, 1915, and sailed from Australia with the 6th Reinforcements of the 1st Light Horse at end of June as lance-corporal. He saw service on Gallipoli from end of September until the evacuation; then, with his regiment, he took part in the campaign in Syria and Palestine, being engaged in the Battles of Romani and El Arish, and took part in the capture of Jerusalem. In the meantime he had been promoted to corporal.

He went on with his comrades to Bethlehem and the Jordan, where he was killed by a high explosive shell on 19th April, 1918, while on reconnaissance duty. He was about to receive his commission for the excellent service he had rendered during the whole of the campaign in which he took part. He was buried on the Jericho Road, near the Jordan.
SERGEANT WILLIAM MAXWELL MIDDLETON

Machine Gun Section, 15th Battalion, A.I.F.

William Maxwell Middleton was born at Goodwood, near Adelaide, South Australia, on 30th July, 1888, the son of Mr. William Lindsay Middleton and Mrs. Mary Ann Rebecca Middleton. He was educated at the Fort Street Public School, Sydney, and entered the service of the Bank at the Head Office on 17th April, 1905. He was transferred to Bathurst Street, Sydney, in August, and to Rozelle in November, 1905; thence to Wagga Wagga in February, 1907, and while there was appointed ledger-keeper. He was sent to Samarai, Papua, in November, 1910, as assistant; and in January, 1914, returned to the Head Office.

William Middleton enlisted in the A.I.F. on 11th September, 1914, and left Australia in the following November as a member of the Army Medical Corps (No. 2 A.G.H.). In May, 1915, he obtained a transfer to the Infantry, and saw service in Egypt, Gallipoli and France as a member of the Lewis Gun Section of the 15th Battalion. He won promotion to sergeant in November, 1916, and returned to Australia in October, 1917.
LIEUTENANT ERNEST CHARLES MILLER
19th and 20th Battalions, A.I.F.

ERNEST CHARLES MILLER was born at Mudgee, New South Wales, on 5th November, 1893, the son of Mr. Harry Miller and Mrs. I. M. Miller, of Gulgong. He was educated at Mudgee, and entered the service of the Bank on 8th May, 1911, at Dubbo, New South Wales. In April, 1913, he was transferred to Narromine, as assistant; in January, 1915, to the Inspector’s Department, Head Office; and in February went to Dunedoo, where he enlisted in the following July.

Ernest Miller left Australia as a private in the 19th Battalion, and saw service in Egypt from 2nd November, 1915, to 20th March, 1916. He then went on to France and was in action there until the Armistice, gaining promotion from corporal to sergeant, and eventually his commission as lieutenant in the 20th Battalion. He returned to Sydney in August, 1919.
PRIVATE CEDRIC JEROME MINER
No. 1402, 4th Battalion, A.I.F.

CEDRIC JEROME MINER was born at Cassilis, New South Wales, on 19th June, 1892, the son of Mr. Joseph Thomas Miner and Mrs. Eliza Ann Miner. He was educated at State Schools and Newington College, Sydney.

Cedric Miner entered the service of the Bank at the Head Office on 29th April, 1910. He was transferred to Lismore in the following September, and to Nimbin, as assistant, in March, 1912; thence to Barraba, as ledger-keeper, in November, 1913.

He enlisted in the A.I.F. on 6th November, 1914, and was allotted to the 4th Battalion as No. 1402. He took part in the Landing at Gallipoli on 25th April, 1915, and served through that campaign until the evacuation, being in action for the whole period, excepting two months spent in hospital.

He went on to France, and was in action there until 2nd January, 1917, when at Flers, while engaged with others in rescuing some men who had been buried by the explosion of an enemy shell, he was killed instantly by another shell which landed about the same spot.
SERGEANT MELVILLE MIRFIN
Army Medical Corps, N.Z.E.F.

MELVILLE MIRFIN was born at Greymouth, New Zealand, on 1st August, 1890. He is the son of Mr. and Mrs. W. C. Mirfin. He was educated at Nelson College, Nelson, New Zealand, and joined the Bank's service at Greymouth on 12th June, 1907. He was appointed ledger-keeper in January, 1909, and transferred to Christchurch in December, 1911; thence to Palmerston North in June, 1913.

Melville Mirfin enlisted on 10th August, 1914, and as a member of the New Zealand Medical Corps left New Zealand soon afterwards. He was on board the ship "Marquette" on 23rd October, 1915, when that boat with 500 officers and men, together with the No. 1 New Zealand Stationary Hospital Unit, was torpedoed while on the way from Alexandria to Salonica. The ship quickly sank and 200 people, including ten of the nurses, were drowned or died of exposure.

Melville Mirfin, who had already won promotion to sergeant, was mentioned in the orders of the day for devotion to duty under exceptional and difficult conditions, having to descend into the rapidly sinking ship to assist the patients from the sick bay to the main deck.
JOHN TYLER MITCHELL was born at Narellan, New South Wales, on 30th November, 1888, the son of Mr. John and Mrs. Sarah Mitchell. He was educated at the Public Schools at Narellan, Hanbury and Hamilton and East Maitland High School. John Tyler Mitchell matriculated in 1906, with the intention of entering the Sydney University and eventually graduating. He was fond of sports, and proved a very proficient cricketer, scoring centuries in several country matches. He entered the service of the Bank at Newcastle on 13th March, 1907, and was transferred to Lismore as ledger-keeper in June, to Fitzroy.

Enlisting in October, 1915, he left Australia as a private in the 41st Battalion. He was promoted to sergeant and eventually to first-lieutenant. He fought during the great offensive on the Somme, and was killed in action near Clery on 1st September, 1918. He was one of the most popular officers of his battalion, being of a happy, kindly and unassuming disposition.

On one occasion a number of recruits whom he had trained for France made the request that he should take them over and that he should be their officer there. They carried him shoulder high around the parade ground to mark their esteem.
CORPORAL JOHN BAIRD MOFFAT
2nd Auckland Battalion, N.Z.E.F.

John Baird Moffat was in May, 1915, appointed as acting-manager at Shannon, and occupied the same position at Ohaeawai from March, 1916, until he enlisted at the beginning of the following year.

He entered the camp at Trentham in March, 1917, and sailed from New Zealand in the following November as sergeant in the 32nd Reinforcements. He arrived in France in 1918, where he was appointed corporal in the 2nd Auckland Battalion (No. 51960).

John Baird Moffat was in action at Bancourt, near Bapaume, on 30th August, 1918, when he was killed by a machine-gun bullet.
CORPORAL NIGEL EDWIN MOFFAT
5th Machine Gun Battalion, A.I.F.

NIGEL EDWIN MOFFAT was born at Orroroo, South Australia, on 1st September, 1898, son of Mr. and Mrs. W. Moffat, of Kadina. He was educated at the Wallaroo High School, and joined the Bank's service at Adelaide in February, 1916, being subsequently transferred to the Port Adelaide Branch.

Nigel Edwin Moffat enlisted in the A.I.F. on 1st June, 1917, and left Australia in the following November. He was on active service in France, as a member of the 5th Machine Gun Battalion, until August, 1918, when he was invalided to England. In March, 1919, he was promoted to corporal and obtained his discharge at the end of the year.
CORPORAL JAMES ALEXANDER MONTGOMERY
2nd Battalion, A.I.F.

JAMES ALEXANDER MONTGOMERY was born at Fernacussog, Drouin, Victoria, on 29th September, 1895, the son of Mr. J. R. and Mrs. M. Montgomery. He received his education principally at the Tahara (Victoria) State School. On 11th March, 1914, he entered the Bank's service at the Bathurst Street Branch, Sydney. On 3rd February, 1914, prior to the expiration of his probationary period, he had been transferred to Goulburn. On 24th August, 1914, he was sent to Crookwell.

James Alexander Montgomery enlisted as a private in the 4th Reinforcements of the 2nd Battalion of the A.I.F. on 3rd November, 1914, and was subsequently promoted to the rank of corporal. He saw service at Gallipoli, and took part in the Battle of Lone Pine, where he received a gunshot wound in the head on 7th August, 1915, from the effects of which he died four days later. He was mentioned in despatches by Sir Ian Hamilton on 11th December, 1915, for gallant and distinguished service in the field.
CAPTAIN LESLIE JAMES MOORHOUSE
14th and 46th Battalions, A.I.F.

LESLIE JAMES MOORHOUSE was born on 29th October, 1886, at Echuca, Victoria, his parents being Mr. Henry and Mrs. Louisa Agatha Moorhouse. He received his education at the State School and Grammar School, Echuca, and joined the service of the Bank at that town on 3rd December, 1903, being transferred to Mansfield as ledger-keeper on 20th June, 1908; to Urana, as assistant, on 15th August, 1910; to Head Office on 18th October, 1912; and to Parramatta, as ledger-keeper, on 26th November, 1912.

Leslie James Moorhouse enlisted as a private in the A.I.F. on 4th January, 1915, and entered the Broadmeadows Camp, Victoria, where he was eventually promoted to the rank of sergeant on 2nd March, and to second-lieutenant on 24th March, embarking with his company, the 5th Reinforcements of the 14th Battalion, 4th Brigade, from Port Melbourne, on 17th April, 1915, en route for Egypt, where he spent some three weeks.

He took part in the attacks on the Turks at Suvla Bay and Anzac, and was seriously wounded on 8th August, 1915. He was sent to a hospital in London, and on his recovery returned to Egypt on 20th December, 1915, being then transferred to the 46th Battalion on its formation in Egypt. He was on duty along the Suez Canal and at Tel-el-Kebir for five months, during which time he was promoted to the rank of first-lieutenant.
In June, 1916, he was sent to France and took part in the great Somme Push and in serious actions near Ypres. He was promoted to the rank of captain on 15th July, 1916. On the 1st of the following October Leslie James Moorhouse, together with four of his men, was killed instantaneously by an enemy shell, shortly after their return from a successful raid on the enemy's trenches.

His temporary commanding officer, Major H. K. Denham, writing of him to Mr. Henry Moorhouse, said:—

"It is with much regret that I have to write you upon such an occasion—but feel that you would like to know that your son had done good work for King and Country and that such work had been appreciated. I am his Temporary Commanding Officer and for the last seven months have been in close touch with him and his work—he was always thorough and I felt that any work left in his hands would be faithfully carried out. He was selected for this special bit of work and played his part in a way which did him credit; the work was completed very successfully—a raid on the enemy's trench—and after he had returned with his party to our own trench, a chance shell exploded near him, and much to our regret we found that he and four others had stepped across the line which separates the known from the unknown. It was instantaneous and without suffering—and he now lies in a quiet spot amidst several others—the spot is marked by a cross which bears his name and later on you will be able to ascertain the exact spot through the Military Authorities. I have spoken to higher authority about your son and hope his name will be mentioned in despatches. Believe me when I say that the Battalion joins with you in mourning his loss."

Brigadier-General Duncan Glassford, commanding the 12th Australian Infantry Brigade, said:—

"I write to tell you how very sorry we were to lose your son Captain Moorhouse of the 46th Battalion, who was killed in the trenches recently. He had just taken part in a successful raid, when the enemy's trenches were entered, and prisoners and valuable information were secured. After his return to our trenches he stayed behind the remainder of the party to complete some details, and was killed by a German shell which unfortunately breached the parapet just where he was standing. He was a very careful and thorough officer and had already made his mark and distinguished himself. I hope it may be some satisfaction to you to know that he had done so well and that he was killed doing his duty."
LIEUTENANT REGINALD ROY MORGAN

3rd Battalion, A.I.F.

REGINALD ROY MORGAN, son of Mr. Benjamin and Mrs. Sarah Ann Morgan, was born at Burrowa, New South Wales, on 22nd August, 1892, and educated at the Burrowa Public School. He entered the service of the Bank at Burrowa on 10th December, 1909, being transferred to Ganmain on 14th March, 1911, and promoted to ledger-keeper in July; to Junee in August, 1912; to Dunedoo, as assistant, in February, 1913; and to Dubbo, as ledger-keeper, in February, 1914.

Reginald Roy Morgan enlisted as a member of the A.I.F. in July, 1915, subsequently embarking for active service. In France, in January, 1917, he was promoted, in the field, to the rank of second-lieutenant, and in the following March to first-lieutenant. On the morning of 4th May, 1917, as his platoon was on its way to the firing line at Bullecourt, a shell burst in their midst, killing five men and wounding Reginald Morgan in the leg and head. He was taken to the dressing station at once and attended to, but he died from the effect of his wounds early on 5th May and was buried in the military cemetery at Grevillers.
Harry Broughton Moriarty was born on 24th January, 1898, at Queanbeyan, New South Wales, the son of Mr. Arthur William and Mrs. Nora Marion Moriarty. He received his education at the Monaro Grammar School, Cooma, joined the staff of the Bank at its Western Branch on 16th June, 1915, and was transferred from there to Yass on 3rd July following.

Harry Broughton Moriarty enlisted as a private in the A.I.F. in June, 1916, and was assigned to the 56th Battalion, subsequently embarking for France where he was on active service. He transferred to the 19th Battalion and was reported as killed in action at Bullecourt on 3rd May, 1917.
LIEUTENANT JAMES McLAREN MORRIS
2nd Light Horse and 4th Divisional Artillery, A.I.F.

JAMES McLAREN MORRIS was born at Dunfermline, Scotland, on 1st October, 1886, his parents being Mr. James and Mrs. Helen Morris. He was educated at the Dunfermline High School, Scotland, and Palmerston North High School, New Zealand, and entered the service of the Bank at Palmerston North on 20th April, 1904, being promoted to ledger-keeper on 1st July, 1907. He was transferred to Brisbane, Queensland, on 26th June, 1911; to Townsville on 25th March, 1912; to Charters Towers, as teller, on 17th February, 1913; and to Cairns, as accountant, on 13th July, 1914.

James McLaren Morris enlisted on 6th February, 1915, as a private in the A.I.F., being allotted to the 2nd Light Horse Regiment, and later to the 4th Divisional Artillery. Subsequently he was promoted to the rank of corporal; then to sergeant and to sergeant-major, and in October, 1915, he was gazetted second-lieutenant. He joined his regiment in due course, arriving in Egypt in January, 1916. In June of the same year he was transferred to France, receiving his commission as first-lieutenant on 17th August, 1916. He remained on duty there until December, 1917.
ERIC MACARTHUR MORRISON, son of Mr. James A. and Mrs. Lorn E. C. Morrison, was born at Bairnsdale, Victoria, on 5th April, 1891, and received his education at Bairnsdale College.

He entered the service of the Bank at Bairnsdale on 7th December, 1908, being transferred to Beechworth, as ledger-keeper, in November, 1910; Ballarat in June, 1911; Hamilton, Victoria, as teller, in December, 1912; and to Ballarat again, as teller, in June, 1914.

He enlisted as a private in the A.I.F. in May, 1916, and left Australia with reinforcements for the 38th and 39th Battalions. Subsequently he was appointed to the Finance Section, A.I.F. Headquarters, London, and was promoted to sergeant. Owing to defective eyesight he did not have any field service.
LIEUTENANT JOHN DOUGLAS MORRISON
1st Battalion, London Scottish Regiment, B.E.F.

JOHN DOUGLAS MORRISON was born at Greenock, Scotland, on 4th July, 1888, the son of Mr. and Mrs. Duncan Douglas Morrison, and was educated at the Greenock Academy. He joined the service of the Bank in London on 20th August, 1911.

John Douglas Morrison enlisted as a private in the 1st Battalion, London Scottish Regiment, in August, 1914, and received the following promotions: corporal, March, 1916; second-lieutenant, October, 1916; lieutenant, March, 1918. He was wounded on three occasions.
SERGEANT CLIVE EDGAR MUIR
7th Light Horse and 13th Brigade, Australian Field Artillery

CLIVE EDGAR MUIR was born on 16th March, 1894, at Sydney, New South Wales, the son of Mr. Andrew and Mrs. Edith Muir. He entered the Bank's service on 9th April, 1913, at the William Street (Sydney) Branch, being transferred to the Southern Branch on 16th of the same month.

Clive Edgar Muir enlisted in the A.I.F. on 10th July, 1915, and was appointed as a trooper to the 7th Light Horse, which regiment he joined about five months later in Egypt. In June, 1916, while still in Egypt, where he was on active service, he was transferred to the 13th Brigade of the Australian Field Artillery, and in October, 1916, he was promoted to the rank of sergeant in the 113th Howitzer Battery.

He was sent to France in 1917, where he was in action on the Somme and on the Ypres sector. At Passchendaele, on 9th October, 1917, he was severely wounded, remaining in hospital until 27th June, 1920, when he received his discharge.
CAPTAIN DUNCAN VICTOR MULHOLLAND

3rd Battalion and 1st and 3rd Machine Gun Companies, A.I.F.

DUNCAN VICTOR MULHOLLAND, son of Mr. James and Mrs. Gertrude Mulholland, was born at Petersham, New South Wales, on 19th June, 1891. He was educated at the Fort Street High School (Sydney), and entered the service of the Bank at Grafton on 24th July, 1908. He was transferred to Uralla, as ledger-keeper, in February, 1910; to Scone in May, 1911; and to Muswellbrook, as assistant, in September, 1913.

Duncan Victor Mulholland enlisted at Liverpool, N.S.W., in December, 1914, and embarked on the "Suevic" on 13th June, 1915, as a corporal in the Machine Gun section of the 12th Light Horse. He was in action in Gallipoli, Egypt and France. He was transferred to the 1st Light Horse on the Peninsula, and promoted to the rank of second-lieutenant on 22nd November, 1915; a few days later he was transferred to the 3rd Battalion, attaining the rank of first-lieutenant on 24th March, 1916. On 1st April he was seconded for duty with the 1st Machine Gun Company and promoted to captain on 28th December following.

In September, 1917, he was transferred to the 3rd Machine Gun Company in France, and while commanding that company at Strazeele on 31st May, 1918, he received wounds from an enemy shell. He was admitted to the 3rd Australian Field Ambulance Hospital, but died the same day.
Major Ffrench, of the 1st Australian Machine Gun Battalion, writing of Captain Mulholland to his father, said:—

"It is with the deepest regret that I am writing to you to tell you how we all sympathise with you and Mrs. Mulholland in your bereavement. Poor old Mul (as we called him) was one of my original officers when I brought the 1st Coy. over to France and we all liked his cheery ways and admired his undoubted pluck.

"It was, personally, a severe blow to me, as I was speaking to him the night before. The sad part was he was getting on so well and would have been sure to have had a decoration this year and perhaps promotion. It may be some comfort to you that he felt no pain, and the brother told me he died with a smile on his face. I attended the last rites and there were some of his old officers there. General Walker, the Divisional Commander, and the Brigade Commander were both represented and sent us notes saying how much they regretted the loss of a gallant officer. We are having a cross made. He was buried near Ebblinghem on 1st June. Once more, Sir, I beg you to accept from all his old comrades in arms our very great sympathy and we regret deeply the loss of a very gallant gentleman."
MARTIN WATTIE MULLOY was born at Korito, Taranaki, New Zealand, on 18th November, 1895, the son of Mr. and Mrs. Martin Mulloy. He received his education at the Korito Public School and New Plymouth High School, and entered the service of the Bank at New Plymouth on 17th January, 1912, being transferred to the Hawera Branch in the following July.

Martin Wattie Mulloy enlisted for active service in the N.Z. E.F. in August, 1914, in the Wellington Battalion of the Main Body, as a private, and eventually attained the rank of sergeant. He embarked with his unit for service on the Peninsula, and on 28th April, 1915, three days after landing at Gallipoli, he was killed by enemy machine gun fire at Walker's Ridge.

Lieutenant E. Morgan, of the Taranaki Company, wrote to Sergeant Mulloy's father in June, 1915, as follows:—

"Your son, who was a sergeant in my platoon, met his death bravely on 28th April at the front at Gaba Tepe Point, shot through the head. It is with regret I have to tell you this sad news, but I feel it my duty as his platoon commander. I could never have wished for a better sergeant and it grieves me to think I have lost him for good."
HARRIE LINDEN MURPHY was born at Bombala, New South Wales, on 13th May, 1889, the son of Mr. and Mrs. Coulson Murphy, and was educated at the Public School, Bombala. He entered the service of the Bank at Queanbeyan on 29th December, 1906, and was transferred to Braidwood in January, 1908; to Narromine, as assistant, in August, 1909; to Cobargo, as teller, in February, 1913; to Inspector's Department, Head Office, in January, 1914; and to the Southern Branch in July, 1915.

Harrie Linden Murphy enlisted as a member of the A.I.F. on 17th December, 1915, and was subsequently promoted to the rank of corporal in the 3rd Brigade, Australian Light Horse.

He was on active service in Egypt, and was killed in action in Palestine on 28th August, 1918. No details of his death have been procurable.
Basil William Newson, the son of Mr. W. J. and Mrs. Elizabeth Newson, was born on 11th May, 1883, at Melbourne, Victoria. He was educated at the Echuca Grammar School, and entered the service of the Bank at Moama on 11th May, 1899. In January, 1905, he was appointed to the position of ledger-keeper and in August of the same year he was promoted to accountant at that branch. In November, 1910, he went to Rozelle, as teller; in January, 1911, to Wagga Wagga; in June, 1913, to Grenfell; and in the following November to Cootamundra.

Basil William Newson enlisted in the A.I.F. on 17th August, 1914, and in April, 1915, was promoted to the rank of sergeant in the 2nd Battalion, 1st Infantry Brigade. He landed on Gallipoli on the morning of 25th April. He was wounded while on the Peninsula and invalided to Australia.

In January, 1917, he re-embarked for England, where he did duty and transport work between there and France.
LANCE-SERGEANT WALLACE EDWIN NICHOLSON
55th Battalion, A.I.F.

WALLACE EDWIN NICHOLSON was born on 24th May, 1895, at Bombala, New South Wales, the son of Mr. and Mrs. John Nicholson. He received his education at the Bombala Public School, and joined the Bank’s service at Leeton on 24th December, 1914.

Wallace Edwin Nicholson enlisted on 2nd August, 1915, and subsequently embarked for Egypt, where he saw service from November until June, 1916, when he was transferred to France. He attained promotion to the rank of lance-sergeant in the 55th Battalion on 22nd August, 1916, and continued to serve in France until June, 1919.
CAKTAIN ALFRED JAMES NOALL
23rd Battalion, A.I.F.

ALFRED JAMES NOALL was born on 15th March, 1892, at Brighton, Melbourne, Victoria, the son of Mr. A. J. Noall, Chairman of the Melbourne Stock Exchange, and Mrs. M. C. Noall. He was educated at the Brighton Grammar School, and entered the Bank’s service at Fitzroy on 5th June, 1910. He was transferred to the Flinders Street West Branch in October, 1911, and to Geelong, as ledger-keeper, a year later.

Alfred James Noall enlisted in February, 1915, as a member of the A.I.F. He left Australia on 26th August of the same year, arriving in Egypt on 27th September. He was sent to Gallipoli in October and was on active service there until the evacuation, after which he was on outpost duty in Sinai and Egypt until March, 1916. From there he went to France where he served with his battalion until wounded on 9th October, 1917, and sent to hospital. He returned to Australia on 22nd May, 1918, and received his discharge as he was found unfit for further military service.

Alfred James Noall received the following promotions:—Second-lieutenant, May, 1915; lieutenant, March, 1916; and captain, February, 1917.
CORPORAL ROBERT HENRY NOBLE
36th Battalion, 9th Brigade, A.I.F.

ROBERT HENRY NOBLE was born on 1st October, 1892, at Newtown, Sydney, New South Wales, the son of Mr. Thomas Noble and Mrs. Alice Noble. He received his education at the Superior Public School, Newtown, and on 26th August, 1910, entered the Bank’s service at Head Office.

Robert Henry Noble enlisted in the A.I.F. as a private on 1st May, 1916, and from 11th August attended the Officers’ School at Moore Park, proceeding to Duntroon Military College on the 28th. He acted as quartermaster-sergeant during the voyage to England, and, after his arrival, passed for a commission at the Tidworth School for Officers.

He went to France and joined up with the 36th Battalion. He was in action at Passchendaele Ridge where, on the 12th October, 1917, he was wounded, and, falling into a shell-hole, was drowned. At the time of his death, Robert Noble held the rank of corporal.

LIEUTENANT STAFFORD LEON SELBY LOWNDES NORTHCOTE
Royal Air Forces.

STAFFORD LEON SELBY LOWNDES NORTHCOTE, who was born on 4th April, 1889, entered the service of the Bank on 17th January, 1912, at London. He enlisted in the Royal Air Forces. No further details have reached us and we have not received his photograph.
CORPORAL ALAN MORRIS NOTT
36th Battalion, 9th Brigade, A.I.F.

ALAN MORRIS NOTT, son of Mr. and Mrs. A. H. Nott, was born on 5th April, 1886, at Bundaberg, Queensland. He was educated at the Sydney High School, and entered the Bank's service at Ashfield on 17th November, 1903. He was transferred to Ryde on 1st June, 1905; to Temora on 5th November, 1906, where he was appointed ledger-keeper on 1st January, 1908; to Goulburn, as ledger-keeper, on 2nd September, 1908, being appointed teller there on 10th August, 1910; to Queanbeyan, as teller, on 21st May, 1912; to the Southern Branch (Sydney) on 10th July, 1913; and to Gundagai, as accountant, on 12th January, 1914.

Alan Morris Nott enlisted as a private in the A.I.F. on 29th January, 1916, and was subsequently promoted to the rank of corporal. He embarked with Carmichael's Thousand, which included a number of men from Gundagai who thought very highly of him for his bravery and good spirits. He served with his battalion in France.
LIEUTENANT GEORGE REGINALD PARK,  
M.C. and Bar  
2nd and 4th Batteries, N.Z.F.A.,

GEORGE REGINALD PARK was born on 7th October, 1893, at Blenheim, New Zealand, the younger son of Mr. Robert George Park and Mrs. Mary Campbell Park. He was educated at the Blenheim Borough School, Robin Hood Bay School, and Christchurch Boys’ High School. He joined the staff of the Bank at Christchurch on 13th August, 1912.

George Reginald Park enlisted in the New Zealand Expeditionary Force in August, 1914, as a gunner. He won promotion to bombardier, corporal, sergeant, second-lieutenant, and lieutenant during his service. He left for Egypt with the 2nd Battery of the New Zealand Field Artillery, and was in action on Gallipoli, being wounded at Suvla Bay in August, 1915. On recovery, he returned to the Peninsula and served until the evacuation.

Proceeding with the 10th Battery to France he received his commission in July, 1916, and served through the battles of the Somme with the 4th Battery. He was in action at Messines in June, 1917, and for his bravery there was awarded the Military Cross. The announcement of the decoration stated that “Lieut.
G. R. Park, when under heavy shell fire with his battery, distinguisshed himself by attending to two of his wounded men, setting a splendid example of courage and disregard of personal safety. His conduct has on all occasions been marked by the same fine qualities."

Lieutenant Park was gassed and wounded at Passchendaele, in October, 1917. He was caught in a heavy barrage while taking his guns forward; many casualties were sustained by his battery, and he was himself wounded in three places, but continued at his work until he got the guns to the required position; he then collapsed. For his conduct on this occasion he was awarded a Bar to the M.C. Returning to New Zealand in March, 1918, he went into the Featherston Camp with a view to returning to France, but was discharged in January, 1919.

WARRANT TELEGRAPHEIST ROBERT ARTHUR PATerson
Royal Naval Volunteer Reserve.

Robert Arthur Paterson was born on 7th July, 1897, and entered the service of the Bank at London on 1st November, 1915. He enlisted as a warrant telegraphist, Royal Naval Volunteer Reserve. No further particulars and no photograph have been received.
EDGAR WESLEY PAYNE was born at Mandurama, New South Wales, on 2nd April, 1896, the son of Mr. John Payne and Mrs. Wilhelmina Payne. He was educated at the Superior Public School, Cowra, and entered the service of the Bank at Lockhart on 19th September, 1913.

Edgar Payne enlisted on 27th February, 1915, and was engaged in active service in the Suez Canal zone from June of that year until June, 1916, when he was transferred to France and Belgium. He was on the latter front from the end of June, 1916, until January, 1919, having in the meantime been promoted to corporal in the 15th Army Service Corps, and transferred from the 2nd Division to the 5th Divisional Train.
SECOND-LIEUTENANT JOHN JOSEPH LANGLEY PEARCE

12th (Nelson) Company, 1st Canterbury Batt., N.Z.E.F.

JOHN JOSEPH LANGLEY PEARCE was born on 22nd February, 1893, at Waimate, South Canterbury, New Zealand, son of the late Mr. George Pearce and of Mrs. Mary Pearce, of Timaru. He was educated at the Waimate District High School, and joined the service of the Bank in September, 1911, at Timaru. In September, 1912, he was transferred to Westport, but in December, 1915, he returned to Timaru as teller.

John Joseph Pearce enlisted in the New Zealand Expeditionary Force on 18th October, 1916, and was allotted to the 12th (Nelson) Company, 1st Canterbury Battalion. He went to France and was promoted to second-lieutenant on 5th June, 1917. He was in action until 25th August, 1918, when he was wounded at Bapaume, and died on the same day.
WILLIAM ARTHUR PEED was born at Norwood, Surrey, England, on 7th May, 1889, the son of Mr. Edward Lightwood Peed and Mrs. Susannah Peed, who removed to New Zealand while their son was a boy. He was educated at the High School, Palmerston North, New Zealand. Entering the service of the Bank in March, 1908, at Palmerston North, he was transferred in October, 1910, to Carterton, as ledger-keeper; in January, 1912, to Christchurch; in the following September to Wellington (N.Z.); in October to Fielding; and in December to Kawa Kawa as assistant. In October, 1913, he was sent to Singleton, New South Wales, as ledger-keeper, and in July, 1914, to Uralla.

William Peed enlisted on 11th January, 1915, becoming trooper No. 954 in the 7th Light Horse Regiment. He served with that Regiment until March, 1918, in Egypt and Palestine, being promoted in January, 1916, to corporal, and in March, 1917, to sergeant. He was wounded in action during the Battle
of Ammon, in Syria, on 28th March, and died shortly afterwards, being buried on Good Friday a little way from Ammon in the mountains of Moab on the east side of the River Jordan.

Lieutenant Rupert Chapman, when writing to William Peed's father shortly afterwards, said—'He had been a member of my troop for the last two years and we have fought side by side in many a hot corner. For the past couple of months he was my troop sergeant, and there was never any need to bother while he was about. The troop never had a fairer man in duty or a braver man on the field. . . . He died doing his duty as only a brave man can. It happened at the Battle of Ammon, in Syria, on 28th March. We were outnumbered by at least eight to one, and were hard put to it to hold our own. On the 28th we were advancing on a flank movement. My troop endeavoured to cover our retirement and were shot down; only a corporal and myself were left. How we got through I cannot say. Poor Billie was shot just over the hip. Poor boy, I think it was the saddest moment of my life when informed next morning he had died that night on the way to the ambulance.'
SERGEANT REGINALD TREVOR PERKINS, M.M.
1st Australian Field Ambulance, A.I.F.

REGINALD TREVOR PERKINS, born on 22nd November, 1894, at Richmond, Tasmania, is the son of Mr. Thomas Hedley Perkins, and Mrs. Emily Perkins. He was educated at the New England Grammar School, Glen Innes, New South Wales, and joined the Bank's service at the Head Office in January, 1913.

Reginald Trevor Perkins enlisted on 22nd August, 1914, and served for four and a half years as stretcher-bearer in the 1st Australian Field Ambulance. He was in action in Egypt from December, 1914, to the end of March, 1915, and was a member of the force that landed on Gallipoli on 25th April, 1915. He remained on the Peninsula until 10th September, when he removed to Lemnos, and was there until the end of the year. In the early part of 1916 he was engaged in the Suez Canal zone, and landed in France on 28th March, where he remained until 25th September, 1918.

He was promoted to lance-corporal in February, 1916; to corporal on 5th August; and to sergeant on 10th March, 1917. In December, 1917, he was awarded the Military Medal for bravery in the field, the notice of the award appearing in the Commonwealth "Gazette" of 2nd May, 1918.
LIEUTENANT ROBERT HACKNEY PICKERING
Honorable Artillery Company and Royal Field Artillery, B.E.F.

ROBERT HACKNEY PICKERING was born at Bedfont, England, on 13th March, 1892, the son of Mr. and Mrs. R. Pickering, of St. Aubins, Bedfont. He was educated at Clark’s College and Hounslow Polytechnic. He entered the Bank’s service at London on 13th July, 1913. At this time he was a noted football player and a good musician, being solo alto at St. Stephen’s, Ealing.

Robert Hackney Pickering enlisted in the Honorable Artillery Company in August, 1914. He went to the front on 26th December, 1914, and took part, as a machine-gunner, in all the fights in which his corps participated until September, 1915, when he was wounded by shrapnel. After undergoing several operations and spending some months in hospital, he was given a commission in the Royal Field Artillery and was employed in instructing young officers in gunnery, in which he was an expert.

On 26th December, 1916, two years after he first went out, Lieutenant Robert Hackney Pickering was sent to France again. He went through all the Somme battles of the following year.
without mishap. In August he had a fortnight's leave and during that time married Phyllis, the elder daughter of Mr. Edward Ashby, of Marmondsworth. After his return to the front he was continuously in action until 30th November, 1917, when he was killed in the Battle of Cambrai.

Lieutenant-Colonel Lewis, of his Brigade, wrote afterwards:—“I personally can at present hardly realize that I have lost one of the best and most gallant officers I have ever had under my command. He died doing his duty and serving his country till the last moment. I had selected him and his section for special work in what I knew was a dangerous position, because I had such great confidence in his pluck and ability. I was right in my judgment of him, but at how cruel a cost. . . . His last moments were given to trying to save the guns he had served so well.”

In a newspaper account of his death it was stated that “Lieutenant Pickering was beloved by all who knew him, especially by his men, who would do anything for him. His thoughts were always for their comfort and happiness. Before the Battle of Cambrai he had made all arrangements for their Christmas festivities, even to purchasing a supply of carols.”
LIEUTENANT JOHN WILLIAM PIDCOCK, M.C.
Army Medical Corps and 42nd Battery, Field Artillery, A.I.F.

JOHN WILLIAM PIDCOCK was born on 24th June, 1893, at Tatham, near Casino, New South Wales, the son of Mr. John William and Mrs. Katie Teresa Pidcock. He was educated at the Convent and Grammar School, Casino. At the age of fifteen (December, 1908) he entered the service of the Bank at Casino, he was removed to Bathurst in the same month, and then to Newcastle, New South Wales, where he remained for about four years. While at Newcastle he passed the Intermediate Examination of the Federal Institute of Accountants. In December, 1913, he was removed to the Head Office of the Bank and employed on the Inspector’s staff, until May, 1914, when he was appointed ledger-keeper at the Surry Hills Branch, Sydney.

John William Pidcock enlisted in the A.I.F. on 1st September, 1914, as a member of the Army Medical Corps. He left Australia with the first contingent for Egypt, and took part in the Gallipoli campaign for about seven months, when he was invalided to England. After a brief stay in the hospital there he recovered and was sent back to Egypt, where in order to be with his brother, he obtained a transfer to the Artillery.
The two brothers were amongst the first Australians sent to France, and John William Pidcock served there until the beginning of 1917, when he was chosen for admission to the Officers' School. After four months' study there he succeeded in obtaining a commission, and returned to France to join the 42nd Battery, Australian Field Artillery. With this battery he fought until 5th April, 1918, when he was wounded in an attack near Albert, and died shortly afterwards.

For his gallantry in that action, he was awarded the Military Cross, and the following letter from General Birdwood, dated 29th April, 1918, was written before the General knew that Lieutenant Pidcock was dead:

Dear Pidcock,

This is a line to most heartily congratulate you upon the Military Cross which has been awarded to you in recognition of your good work during the enemy attack near Albert and Dernancourt on the 5th instant. I know that you displayed marked gallantry and determination in personally carrying orders to the guns of your battery from the control station for two hours under continual heavy fire at which stage you were wounded. This work was of vital importance to your battery as all communication had been destroyed by the heavy hostile artillery fire.

I trust that your wound has not proved severe and that you are going on well towards recovery.

With good wishes and many thanks for your good service.

Yours sincerely,

WM. BIRDWOOD.

Mr. C. R. Geddes, Manager of the Hamilton Branch of the Bank, Newcastle, writes of Lieutenant Pidcock that "he was one of the finest lads that I have known; unassuming to a degree, and as an officer he is not often equalled. A hardened campaigner of nearly five years service, in speaking to me, said of him on the Peninsula that he was indeed wonderful, going out calmly under the most dangerous conditions for the wounded, and remaining bright and cheerful in spite of all the discomfort and hardship there."
CAPTAIN ROY LINDEN PIERCEY, M.C.
5th and 7th Battalions, A.I.F.

ROY LINDEN PIERCEY was born at Hobart, Tasmania, on 25th September, 1894, the son of the Rev. Joseph T. and Mrs. Sarah J. Piercey. He was educated at the Scotch College, Melbourne, and on 1st May, 1911, entered the service of the Bank at Melbourne.

Roy Linden Piercey enlisted as a private in the A.I.F. on 19th August, 1914. He left Australia with the 5th Battalion and took part in the Landing at Gallipoli. He fought through several of the fiercest battles on the Peninsula, including Lone Pine, until he contracted enteric and was invalided to England. Afterwards he fought in France with the 7th Battalion, and was engaged in many battles there, winning promotion by degrees to a captaincy. He was personally congratulated by General Birdwood and awarded the Military Cross in recognition of his gallant action at St. Martin’s Wood on 23rd August, 1918.

In writing to Captain Piercey, General Birdwood said:—
“You made a daring reconnaissance under heavy artillery and machine-gun fire, as a result of which you were able to dispose your company to the greatest advantage when you brought it up from support. You also rendered valuable service in organizing and directing parties in mopping up the Wood, in which a large number of prisoners and machine guns were captured. Thank you very much for your splendid work, in which you displayed high powers of leadership, initiative and devotion to duty.”
LIEUTENANT LESLIE MARTYN PLAYER, M.C.
13th Battalion, A.I.F.

Leslie Martyn Player was born on 24th December, 1891, at Adelaide, South Australia. He was educated at St. Peter's College, Adelaide, and the University of Sydney. He entered the service of the Bank in July, 1909, at Kalgoorlie, W.A., and was transferred in August, 1914, to the Inspector's staff at the Head Office. He was appointed ledger-keeper at Ryde, New South Wales, in October, 1914, and transferred to Moruya, as teller, in June, 1915.

Leslie Martyn Player enlisted on 19th July, 1915, and was a member of the 13th Battalion of the A.I.F. He served in France with distinction and was promoted to corporal in May, 1916; to second-lieutenant on 27th April, 1917, and to lieutenant on 3rd October, 1917. For his bravery in leading two men and rushing a German machine-gun position, killing the crew, and capturing the gun, Lieutenant Player was awarded the Military Cross.
LIEUTENANT VINCENT SIDNEY POLIN
7th Reinforcements, 3rd Battalion, A.I.F.

VINCENT SIDNEY POLIN was born on 2nd November, 1882, at Coonamble, New South Wales, the son of Mr. Peter Aloysius Polin and Mrs. Elizabeth Polin. He was educated at Riverview College, Sydney, and entered the Bank's service at Coonamble on 27th November, 1902. His subsequent appointments were as follows:—Dubbo, June, 1904, where in January, 1907, he was appointed ledger-keeper; Head Office, in May, 1910; Coolamon (as teller) in July, 1911; and Lockhart, in August, 1913.

Vincent Polin enlisted in the A.I.F., and sailed by the "Orsova" on 14th July, 1915, with the 7th Reinforcements of the 3rd Battalion. He was promoted to quartermaster-sergeant, and later on to lieutenant.
CORPORAL JOHN POPE
No. 3411, 47th Battalion, A.I.F.

JOHN POPE was born on 15th March, 1897, at Bristol, England, the son of Mr. Arthur Ernest and Mrs. Florence Choper Pope. He was educated at Henleage College, Westbury, Bristol, England, and at the Rangerite Technical School, Toowoomba, Queensland. He joined the Bank's staff at Charters Towers, Queensland, on 4th September, 1914, and was transferred to Bowen as ledger-keeper in March, 1915.

John Pope enlisted in the A.I.F. on 1st August, 1915, No. 3411 of the 47th Battalion. He was promoted to corporal, and was in action on the Flanders front, where he was killed by a shell at Wytschaete on 12th August, 1917.
LIEUTENANT FRANK HALES POTTER
10th Machine Gun Company, A.I.F.

FRANK HALES POTTER was born on 16th May, 1890, at Wodonga, Victoria. His parents were Mr. John Cochrane Potter (for many years manager of the Bairnsdale Branch of the Bank) and Mrs. Fanny Mary Potter. He was educated at Bairnsdale College, Victoria, joining the Bank's staff on 21st January, 1908, at Melbourne. In the following April he was transferred to Richmond, Victoria; in February, 1910, to Hay, New South Wales, where in January, 1911, he was appointed ledger-keeper; and in October, 1912, promoted to teller at Jerilderie.

Frank Hales Potter enlisted on 24th July, 1915, and was a member of the 10th Machine Gun Company, leaving Australia in May, 1916, as a warrant officer. He was promoted to lieutenant during his eleven months' service in France, and was shot when leading his section on 13th October, 1917, dying three weeks later of his wounds at the 14th General Hospital, Wimmereux.

Lieutenant Frank Potter was mentioned in despatches by Field-Marshall Sir Douglas Haig on 7th November, 1917, for the gallant and distinguished service he had rendered in the field. The despatch was published in the second supplement to the London "Gazette" dated 25th December, 1917.
OBERT POTTER, brother of Frank Hales Potter, was born at Bairnsdale, Victoria, on 28th February, 1895, and educated at the College in that town. He entered the service of the Bank on 4th February, 1913, at the Flinders Street West Branch, Melbourne. In August, 1914, he was transferred to Albury, New South Wales, and in the following month to Wodonga, Victoria.

Robert Potter enlisted on 14th December, 1914, and left Australia as a member of the 6th Battalion of the A.I.F. He served on Gallipoli from the beginning of May, 1915, until the evacuation, and in Egypt until the following March. He was promoted to corporal in May, 1916, while serving in France, where he had arrived the previous month. He saw a good deal of service in France, and was promoted to sergeant in August, 1918; to second-lieutenant in September; and to lieutenant in December, 1918. He was eventually discharged on 14th July, 1919.
SERGEANT GEORGE HALFORD POYNDER
6th Battalion, A.I.F.

GEORGE HALFORD POYNDER was born on 3rd October, 1894, at Port Melbourne, the son of Mr. George and Mrs. Alice Poynder. He was educated at the Geelong College, Victoria, and entered the Bank's service on 22nd June, 1912, at Melbourne.

George Poynder enlisted on 17th August, 1914, and was allotted to the 6th Battalion Machine Gun Section. Embarking on 21st October, 1914, for Egypt, he served right through the Gallipoli campaign from the Landing to the evacuation, and took part in the battles at Lone Pine and Cape Helles. On returning to Egypt he formed part of the Suez Canal Garrison, gaining promotion to the rank of sergeant in March, 1916.

Afterwards he went on to France and served there and in Belgium, taking part in the Battles of Pozieres, Bullecourt, Lagnicourt, the three Battles of Passchendaele, Nieppe Forest, etc., until he was gassed in May, 1918. He was sent to a hospital in England and returned to Australia in January, 1919.
CORPORAL NOEL HARDY PRETTY
8th Battery, Field Artillery, 1st Division Medium Trench Mortar and Heavy T.M. Batteries, A.I.F.

NOEL HARDY PRETTY was born on 25th December, 1886, at Rockhampton, Queensland, the son of the late Mr. Edward Pretty, J.P., and Mrs. Helen Pretty. He was educated at the Scotch College, Perth, Western Australia, and at the Cathedral King's School, Worcester, England. He entered the service of the Bank at Fremantle, Western Australia, on 17th October, 1905, and was appointed ledger-keeper there in July, 1908. In January, 1909, he was transferred to Perth; in September, 1909, to Kalgoorlie; in January, 1913, to Boulder, as teller; and in May, 1914, to Northam in the same capacity.

Noel Pretty enlisted on 17th August, 1914, with the 8th Battery of the Australian Field Artillery. He left Australia on 26th October, 1914, and landed at Gallipoli on 26th April, 1915, serving there until 29th September, when he was attacked with fever and sent to the hospital. On recovering he went to France, where he arrived on 26th February, 1916, and after three months was transferred to the 1st Division Medium Trench Mortars,
going into the Heavy Trench Mortars of the same Division as bombardier in July, 1916.

In the December following he was promoted to corporal, and served continuously until January, 1918, when he was gassed and sent to hospital in England. He returned to France in March and continued active service there until he obtained leave to return to Australia with a furlough party of Anzacs who sailed from France on 16th September, and arrived at Fremantle not long after the Armistice had been signed. Corporal Pretty received his discharge on 16th January, 1919.
ACTING STAFF SERGEANT ROBERT ERIC PRIOR,
M.S.M.

20th Battalion, 5th Field Ambulance, and 25th Field Artillery Brigade, A.I.F.

Robert Eric Prior was born on 12th January, 1890, at Burrowa, New South Wales, the son of Mr. William Henry Prior and Mrs. Selina Ann Prior, both deceased. He was educated at the Sydney High School, and joined the service of the Bank on 6th November, 1907, at the Western Branch, Sydney. He was transferred to Drummoyne, as assistant, in 1911; to North Sydney, as ledger-keeper, in July, 1912; and to Newtown in the same capacity in May, 1914.

Robert Eric Prior enlisted on 12th March, 1915, and left Australia two months later for Egypt. He was first with the 20th Battalion, afterwards serving with the 5th Field Ambulance and the 25th Field Artillery Brigade. During his term of service he was fourteen months in Egypt and Sinai, five months on Gallipoli, and six months in France, being promoted to corporal on 17th November, 1917, and acting staff sergeant on 21st August, 1918.

He was for some months in hospital, and afterwards served for two years in England, being classified "C" class. He returned to Australia on 28th February, 1920. Robert Eric Prior holds the Meritorious Service Medal for his war services.
CAPTAIN WILLIAM HENRY PRIOR, O.B.E.
1st Battalion, A.I.F.

WILLIAM HENRY PRIOR was born on 19th September, 1888, at Burrowa, and is a brother of Robert Eric Prior. He was educated at the Fort Street High School, Sydney, and entered the Bank's service at the Head Office on 13th December, 1906.

He enlisted in the A.I.F. in April, 1915; was promoted second-lieutenant in August, and left Australia in September, 1915, in charge of the 9th Reinforcements to 3rd Battalion. On arrival in Egypt he was transferred to the 1st Battalion, served on the Suez Canal, and accompanied them to France in March, 1916. Promoted lieutenant, in April, he acted as Scouting and Intelligence Officer until July, when he was seriously wounded whilst raiding an enemy position near Fleurbaix. He was mentioned in despatches for conspicuous gallantry during the raid.

Being incapacitated for further service in the field, W. H. Prior was placed on the administrative staff at A.I.F. headquarters, London, in January, 1917, where he acted as D.A.Q.M.G. He reorganised "Q" Departments' Systems, and instituted a War Loan Savings Scheme, by which the female civilian staff contributed over £7,000 to National funds. Later he was appointed administrative controller of all A.I.F. civilian staff, totalling at Armistice 3,300, and drafted the regulations and benefits under which they were finally demobilised.

On 1st January, 1920, he was appointed staff inspector, and promoted captain. A year later he was awarded the Order of the British Empire (Military Division) "for conspicuous and valuable services during the war."
TROOPER WILLIAM RUPERT PYLE
5th Otago Mounted Rifles, Main Body, N.Z.E.F.

WILLIAM RUPERT PYLE was born on 17th January, 1889, at St. Bathan’s, Otago, New Zealand. He was the son of Mr. William and Mrs. M. M. Pyle, and was educated at the District School at St. Bathan’s, and the Boys’ High School, Waitaki, New Zealand. He achieved a fine reputation as a sportsman, being a crack sprinter, footballer and hockey player. He was a strong, dashing three-quarter, and represented Southland, Wellington, Canterbury and Otago.

William Pyle entered the service of the Bank at Invercargill in January, 1906, and was transferred to Wellington (N.Z.) in May, 1910; to Amberley in May, 1911, as assistant; and to Dunedin, as ledger-keeper, in October, 1912.

He enlisted on 10th August, 1914, in the 5th Otago Mounted Rifles, Main Body, N.Z.E.F., and served in Egypt and Gallipoli. He was killed on 6th August, 1915, in a night attack on the top of Bauchop’s Ridge, where he was in action with his brother Frank and others of the 5th Otago Mounted Rifles, then fighting as Infantry; the engagement being part of the opening of the Suvla Bay battle. His body was brought down next day by his brother and other comrades and was buried near the foot of No. 3 Outpost.
ROYDON HAMILTON RHODES was born at Adelaide, South Australia, on 22nd August, 1891, the son of Mr. and Mrs. W. G. Rhodes, and was educated at Prince Alfred College, Adelaide. He entered the Bank's service at Adelaide on 19th March, 1908; was transferred in the following November to Port Adelaide; in January, 1910, to Broken Hill; and in January, 1911, returned to Adelaide, where he remained (except for a few months, January-May, 1913, as assistant at Mt. Gambier, S.A.) until he enlisted.

Roydon Rhodes enlisted in the A.I.F. on 17th November, 1915, and left Australia in June, 1917. He won promotion to acting-corporal in September, 1917, and was in active service in France for about a year, being attached to the 13th Machine Gun Company. In January, 1919, he was promoted to extra regimental-corporal, and was discharged on 18th of the following October.
LIEUTENANT RILEY RILEY
Royal Garrison Artillery, B.E.F.

RILEY RILEY was born on 8th May, 1894, at Gamesley, Derbyshire, England, the son of Mr. and Mrs. Joseph Riley. He was educated at Thornliebank Public School and Allen Glen's School, Glasgow. He joined the Bank's service on 1st January, 1915, in London.

Riley Riley joined the Inns of Court Officers' Training Corps, and was promoted from private to lance-corporal in July, 1915. He was transferred to the Royal Garrison Artillery as second-lieutenant in October, 1915, and was promoted to first-lieutenant in March, 1917. From March to July, 1918, he was acting-captain.
SERGEANT HARRY LIONEL RING
43rd Battalion, A.I.F.

Harry Lionel Ring was born on 29th June, 1894, at Goodwood, South Australia, the son of Mr. and Mrs. H. A. Ring, of Adelaide. He was educated at the Pulteney Street High School, Adelaide, and joined the Bank's staff at Port Adelaide on 3rd May, 1913. His subsequent transfers were to Moree, New South Wales, in April, 1914; and to Coonamble, as ledger-keeper, in August, 1915.

Harry Ring enlisted in the A.I.F. 43rd Battalion on 16th December, 1915, and left Australia in June, 1916. He was on active service in France until the end of the war, having been promoted to sergeant in January, 1917, and he received his discharge in October, 1919.
HENRY MALCOLM RIXON was born at Bega, New South Wales, on 17th August, 1882, the son of the late Mr. James Rixon and of Mrs. Rixon. He was educated at the Bega Grammar School.

Entering the service of the Bank at Port Macquarie, New South Wales, in November, 1901, he was appointed accountant there in June, 1907; transferred to Tamworth, as ledger-keeper, in May, 1908; to Head Office (Inspector's Department) in November, 1911; to Moree, as teller, in July, 1912; and to Forbes, as accountant, in September, 1914.

Henry M. Rixon enlisted in the A.I.F. on 8th March, 1916. He was on active service in France from December, 1916, to August, 1918, as a member of the 53rd Battalion, and was badly wounded. He was promoted to lieutenant on 29th November, 1917, and received his discharge on 31st August, 1919.
SERGEANT FRANCIS GEORGE ROBBIE
2nd Otago Battalion, N.Z.E.F.

FRANCIS GEORGE ROBBIE was born at Palmerston North, New Zealand, on 29th June, 1896, the son of Mr. William and Mrs. Louisa Robbie, and was educated at the Palmerston North High School. He joined the Bank's staff in that town on 12th August, 1913, and left to enlist in the N.Z.E.F. on 16th September, 1916.

Francis Robbie left New Zealand and served in France as a member of the 2nd Otago Battalion from May, 1917, until wounded during the Battle of Passchendaele on 12th October, 1917, having in the meantime won promotion to sergeant. He eventually recovered and returned to New Zealand.
ALEXANDER HOLCOMBE ROBERTSON was born at St. Kilda, Victoria, on 4th October, 1869, the son of the late Mr. James Robertson, Police Magistrate, and Mrs. Katherine Robertson. He was educated at the Church of England Grammar School, Melbourne.

Alexander H. Robertson joined the Bank’s staff at Melbourne in August, 1890, and was subsequently transferred to Maldon, Victoria, in March, 1892; to Rochester in April, 1898, where he was appointed ledger-keeper; thence to Perth, Western Australia, in January, 1902; to Fremantle in May, 1902, and while there was appointed teller; to Elmore, as accountant, in July, 1905; and in August, 1913, re-transferred to Melbourne.

He enlisted in the A.I.F. in July, 1915, and was appointed lieutenant in the 8th Battalion, 2nd Brigade. With reinforcements for the 7th and 8th Battalions he landed at Gallipoli on 1st December, 1915, and after the evacuation he was sent to Tel-el-Kebir. Later on he went to Seraphium, on outpost duty, until 24th February, 1916, when he was transferred to the 60th Battalion. In April he was appointed quartermaster to the 5th Division Base Depot, and at the end of June he was placed in command of the 5th Division Details until they proceeded to France, when he joined the 15th Training Battalion at Salisbury Plains. Lieutenant Robertson took part in the battles of the Somme in December, 1916, and January, 1917, but became ill with influenza, was sent back to England, and was discharged on 24th April, 1917, in Melbourne, being presented later with the 1914-15 Star.
SERGEANT ALBERT NORMAN ROBERTSON, M.S.M.
No. 3905, 5th Field Ambulance, A.I.F.

ALBERT NORMAN ROBERTSON was born on 10th June, 1893, at Bourke, N.S.W., the son of Mr. Albert Edward Robertson and Mrs. Susan Ross Robertson. He was educated at the Fort Street High School, Sydney, and entered the Bank’s service at Head Office on 14th February, 1911.

Enlisting in the A.I.F. on 23rd May, 1915, Albert Robertson left Australia in the following month with the 5th Australian Field Ambulance. He rendered continuous service in Egypt, Gallipoli, France and Belgium for over three years, and was actively engaged during the attacks on Hill 60, Gallipoli, and at Pozieres, Flers, Bapaume, Bullecourt, Passchendaele, and other battles down to Villers-Bretonneux. He was promoted to sergeant in February, 1916, and was awarded the Meritorious Service Medal "in recognition of valuable services rendered with the armies in France and Flanders." Sergeant Robertson returned to Australia in July, 1919.
LIEUTENANT DOUGLAS HAMILTON ROBERTSON, M.C.
4th Battalion, A.I.F.

DOUGLAS HAMILTON ROBERTSON was born on 20th September, 1895, at Tamworth, New South Wales, his mother being Mrs. Muriel Constance Robertson, matron at Wentworth Falls. He was educated at All Saints College, Bathurst, and joined the Bank's staff at Tamworth in March, 1913.

Douglas Robertson enlisted in the A.I.F. on 7th September, 1915, and served in France with the 4th Battalion, being promoted to lieutenant on 1st May, 1917. He was on active service until the end of the war, and for his gallantry and devotion to duty received congratulations from General Rawlinson, and was awarded the Military Cross. In April, 1919, General Birdwood wrote to Lieutenant Robertson as follows:

"Dear Robertson,

I send you my heartiest congratulations on the Military Cross, which I am so pleased to see has been awarded to you for your conspicuous gallantry and devotion to duty in our operations near Hargicourt on 18th September last.

"At one stage of the attack your platoon was held up by a machine-gun post. With the assistance of one man only you pushed forward and rushed this post, which you found to be held by 15 Germans. You yourself shot four of the enemy and put the machine-gun out of action, when the remainder of the garrison surrendered to you.

"Later you were responsible for the capture of three other machine-guns and a number of prisoners. Throughout these operations you displayed untiring energy and good leadership and set a splendid example to your men.

"With kind regards and good wishes for the future,

Yours sincerely,

W. R. Birdwood."
COMPANY QUARTERMASTER-SERGEANT HENRY ALLENDER ROBERTSON


HENRY ALLENDER ROBERTSON was born at Auckland, New Zealand, on 4th February, 1889, the son of Mr. William Robertson and Mrs. Sarah Robertson. He was educated at Wellington College, Wellington, New Zealand, and entered the Bank’s service at the latter city on 30th April, 1907. He was transferred to Newton, as assistant, in June, 1911; to Auckland, in May, 1912; and to Wanganui, in June, 1913.

Henry Allender Robertson enlisted in the N.Z.E.F. on 24th August, 1915, and landed in Egypt on 18th December, 1915. He was promoted to company quartermaster-sergeant in the 3rd Battalion, Wellington Regiment, 4th Brigade, in November, 1917, after serving in Egypt, France and Belgium. He was transferred to the 4th Battalion of the New Zealand Rifle Brigade, and continued in action until the end of the war.
LIEUTENANT LUBIN JAMES ROBERTSON, M.C.

37th Battalion, A.I.F.

LUBIN JAMES ROBERTSON was born on 12th May, 1892, at Wangaratta, Victoria, the son of Mr. and Mrs. Matthew William Robertson. He was educated at the Wangaratta High School, and entered the service of the Bank in the same town on the 1st July, 1911. He was transferred to the Southern Branch (Sydney) in September, 1912, and to William Street, as ledger-keeper, in May, 1915.

Lubin James Robertson enlisted on 8th February, 1916, and left Victoria with the original 37th Battalion as lance-corporal in the following June. He was promoted to corporal while in England in September; to second-lieutenant in February, 1917, and to lieutenant on 25th May, 1917. He was wounded and gassed while in action, and for his distinguished services in the taking of Bray and Suzanne-sur-Somme, on 24th and 26th August, 1918, he was awarded the Military Cross.
GUNNER DAVID TAIT ROBINSON
25th Battery, 7th Field Artillery Brigade, A.I.F.

DAVID TAIT ROBINSON was born at South Brisbane, Queensland, on 23rd November, 1897, the son of Mr. John Robinson and Mrs. Isabella Robinson. He was educated at South Brisbane State School, where, at the age of twelve, he won a scholarship which carried him on to the Brisbane Boys' Grammar School for three years. He entered the service of the Bank at Brisbane on 12th May, 1913, and in February, 1916, he was transferred to Gympie.

David Tait Robinson enlisted in August, 1916, and arrived in England in July, 1917, when he went into training at Salisbury Camp and passed as a gunner (Class A) whereupon he immediately volunteered for the front. He left England on 13th September, 1917, and went straight into action, as a member of the 25th Battery of the A.F.A., at Polygon Wood, near Ypres, where he was killed at his gun on 25th September, 1917. He died instantly, and was buried near where he fell.
LIEUTENANT LINDSAY KING ROBINSON
5th York and Lancaster Regiment, and 2nd Life Guards, B.E.F.

LINDSAY KING ROBINSON was born on 2nd August, 1888, at Burrowa, New South Wales, the son of Mr. Charles Cecil Robinson (formerly Manager of the Bank of New South Wales, Newtown, who retired after fifty years in the Bank’s service) and Mrs. Alice Constance Robinson. He was educated at St. John’s School, Burrowa, and Fort Street High School, Sydney. He joined the Bank’s service on 1st September, 1907, at Yass; was transferred to Cowra in December, 1909; to Suva, Fiji, in June, 1910; to Lautoka, in March, 1911; and while there was appointed teller on 1st January, 1914.

Lindsay King Robinson enlisted on 25th July, 1915, in the Inns of Court Officers’ Training Corps, London, and in the following November received a commission in the 5th York and Lancaster Regiment, gaining promotion to lieutenant in August, 1916. He fought on the Somme from July to November, 1916, and was gassed at Nieuport in July, 1917. After recovery he joined the 2nd Life Guards; was in action in France and took part in the victorious advance from August, 1918, to the signing of the Armistice.

Three of Lieutenant Lindsay Robinson’s brothers also enlisted, and a sister, Miss E. Robinson, joined the Red Cross Service and was stationed in France.
LIEUTENANT WILLIAM COVELL ROBINSON
11th London Regiment, B.E.F.

WILLIAM COVELL ROBINSON was born on 10th December, 1891, at Sutton, in Surrey, England, the son of Mr. and Mrs. J. A. Robinson. He was educated at Sykes High School, Sutton, and entered the service of the Bank at London on 22nd June, 1915.

William Covell Robinson enlisted in the 11th London Regiment and was promoted to lance-corporal in May, 1916; to corporal in October, 1916; to second-lieutenant in May, 1917; and to lieutenant in August, 1918.
FREDERICK LEES ROWBOTHAM was born on 21st September, 1893, at Hurstville, near Sydney, the son of Mr. Thomas Lees Rowbotham and Mrs. Helen Rowbotham. He was educated at Fort Street High School, Sydney, and entered the service of the Bank at Bathurst Street Branch, Sydney on 25th May, 1910. He was transferred to Haymarket in August; to Waverley in April, 1913, as ledger-keeper; and to Suva, Fiji, in October, 1914.

Frederick Lees Rowbotham enlisted in the 30th Battalion, A.I.F., on 14th May, 1916, and went to France, where he served from 31st December, 1916, fighting in the big advance from Bapaume in March, 1917, onwards, also at Polygon Wood, Passchendaele, Messines and Hamel. He was promoted to corporal on 28th January, 1918, and took part in the Allies' big offensive from 8th August until the Armistice.
CORPORAL ERIC RUSSELL
No. 3443, 58th Battalion, A.I.F.

ERIC RUSSELL was born on 14th April, 1898, at Elsternwick, Victoria, the son of Mr. and Mrs. E. R. Russell. He was educated at the Brighton Grammar School, and the Church of England Grammar School, Melbourne. He joined the service of the Bank at Flinders Street West, Melbourne, on 14th May, 1916.

Eric Russell enlisted on 24th February, 1917. He left Australia on 16th July, 1917, and was in France until 18th February, 1919, joining his unit (the 58th Battalion) on 1st January, 1918, and gaining promotion to corporal in the following September. He returned to Australia in January, 1920, and was discharged on 16th February.
PRIVATE WILLIAM ERIC SAMPSON
15th Battalion, A.I.F.

WILLIAM ERIC SAMPSON was born at Tabulam, Richmond River, New South Wales, on 30th September, 1891, the son of Mr. James and Mrs. Mary Annie Sampson. He was educated at Lismore District School. In March, 1910, he joined the Bank’s service at Lismore, being removed to Mullumbimby in September of the same year; to Gloucester in January, 1913; to Kyogle, as ledger-keeper, in June, 1914, and to Murwillumbah in May, 1915.

William Sampson enlisted in the A.I.F. on 13th August, 1915, being appointed to the 9th Reinforcements of the 15th Battalion. He did not see active service, as he died of meningitis on 16th December, 1915.
SERGEANT FRED MILTON BRAY SANDERCOCK
A.A.P.C. and A.A.M.C., A.I.F.

FRED MILTON BRAY SANDERCOCK, son of the late Mr. Alfred Sandercock and Mrs. Sandercock, was born at Port Wakefield, South Australia, on 12th April, 1897. He was educated at the Adelaide High School, and entered the service of the Bank at Adelaide on 26th July, 1915, from whence he was transferred to Kapunda on 5th December, 1916, as teller.

Fred Sandercock enlisted as a member of the A.I.F. on 31st May, 1918, and served with the A.A.P.C. and A.A.M.C. He embarked in August, 1918, serving in England and France, and being promoted to the rank of honorary sergeant on 15th November, 1918. On 9th December, 1919, he received his discharge from the A.I.F.
ARTHUR BRUCE SANDFORD was born at Sydney, New South Wales on 17th February, 1893, the son of Brigadier-General Augustus Henry Sandford, R.A.G.A., and Mrs. Florence Sandford. He received his education at the Brighton Grammar School, Melbourne, joining the service of the Bank at Melbourne on 23rd May, 1910. In May, 1912, he was transferred to Head Office (Inspector's Department), to the Southern Branch in July of the same year, to Head Office (Inspector's Department) in May, 1913, and to the Head Office staff in the following December.

Arthur Bruce Sandford enlisted as a second-lieutenant in the A.I.F. on 20th August, 1914, and was appointed to the 1st Brigade of the 1st Divisional Artillery, with which he embarked. In February, 1915, he attained the rank of first-lieutenant, and was present at the Landing on Gallipoli on 25th April, 1915. While on active service there he was wounded in the hand, but remained on duty.

At the end of May of the same year he was transferred to
Egypt, returning to Gallipoli in the September following, where he remained until the evacuation in December, at which he was present. In March, 1916, he was promoted to the rank of captain, appointed to the command of the 1st Brigade Ammunition Column, and went to France, where he was appointed Adjutant of the 1st A.F.A. Brigade on 10th July, 1916. On 20th October, 1916, he was placed in command of the 1st Battery of the 1st A.F.A. Brigade; on 20th January, 1917, he received his majority and was transferred to the 3rd Divisional Artillery in command of the 108th Howitzer Battery.

On 1st April, 1918, he was appointed to command the 3rd Divisional Ammunition Column. He left France for Australia via Canada, on 20th October, 1918, on six months' furlough, and the Armistice was signed during the voyage out. During his service in France Major Sandford took part in the Battles of the Somme, Messines, Ypres, Polygon Wood and Passchendaele, the battles of the German offensive which began in March, 1918, and in the victorious advance of the Allies which commenced in August, 1918.

On 7th November, 1917, he was mentioned in despatches, and on 7th April, 1918, he was again mentioned in despatches and awarded the D.S.O. for gallant and distinguished services in the field. General Birdwood wrote to him:

"I am very pleased to be able to congratulate you, as I do most heartily, on the award of the D.S.O., which you have fully deserved for your good and gallant service during many a long day now."

General Monash wrote:

"I was delighted to see in the Honours Gazette just published that you have been admitted to the Distinguished Service Order, thus recognizing the valuable services which you have rendered to Australia and to the A.I.F. Will you please accept my warmest congratulations."

General H. N. Grimwade in writing said:

"I wish you to accept my sincere congratulations on your award of the D.S.O. I also take this opportunity of thanking you for the loyal work you have done, and express my best wishes for the future."
Cyril Howard Saphir, the son of Mr. and Mrs. F. C. Saphir, was born at Christchurch, New Zealand, on 28th June, 1893, and received his education at the Wanganui Collegiate School, New Zealand. On 18th April, 1911, he joined the Bank's service at Wanganui; he was transferred to New Plymouth on 14th June, 1913; and to Palmerston North on 23rd June, 1914.

Cyril Saphir enlisted as a private in the N.Z.E.F. on 10th August, 1914, embarking with his company on 19th August for Samoa, where he was on active service from the 29th of that month until April of the following year. He saw active duty in Egypt until October, 1915, at Salonica, until March, 1916; in Egypt again until the following May, and in France, from June, 1916, till December, 1918, during the course of which service he was promoted to the rank of sergeant.

With Sergeant Melville Mirfin, a fellow Bank officer, Cyril Saphir was a survivor of the "Marquette" disaster.
LIEUTENANT CHARLIE KILNER SHEARD
49th Battalion, 13th Infantry Brigade, A.I.F.

CHARLIE KILNER SHEARD was born on 9th October, 1891, at Burnie, Tasmania, the son of Mr. Charles Kilner Sheard and Mrs. Annie Eliza Sheard. He was educated at the Wanganalla Grammar School, Victoria, and joined the service of the Bank at Narrandera on 24th June, 1910. On 8th May, 1912, he was transferred to Mudgee as ledger-keeper; and to Trundle, as teller, on 18th September, 1914.

Charlie Sheard enlisted as a private in the A.I.F. on 9th August, 1915, and later on joined the 49th Battalion, 13th Infantry Brigade. He saw active service in Egypt from November, 1915, to June, 1916, in France, until the end of October, 1918, and then in England until 23rd August, 1919. While in France in October, 1916, he was promoted to second-lieutenant and to lieutenant on 1st January, 1917.
SECOND-CLASS WARRANT OFFICER WILLIAM HENRY SHIELDS

B Company, 20th Battalion, 5th Brigade, A.I.F.

WILLIAM HENRY SHIELDS, son of Mr. Thomas and Mrs. Elizabeth Shields, was born at Myrtleford, Victoria, on 17th February, 1896, and received his education at Cootamundra, New South Wales. He entered the service of the Bank at Young on 19th December, 1913, and was transferred to Narrandera on 26th August, 1914.

William Shields enlisted at Narrandera as a member of the A.I.F. in September, 1915, embarking on 20th January, 1916, for Egypt where he saw active service. He arrived in France on 8th April, 1916, and on 26th July following he was wounded. In April, 1917, he was promoted to the rank of corporal; to sergeant in February, 1918; staff sergeant in January, 1919; and to warrant officer in the following May. He returned to Australia in April, 1920.
CORPORAL NEVILLE WYNN SIMPSON
17th Battalion, 5th Brigade. A.I.F.

NEVILLE WYNN SIMPSON, son of Mr. Francis and Mrs. Annie Simpson, was born on 14th August, 1887, at Whangarei, New Zealand, and received his education at the Napier Main School and the Boys' High School, Napier. He joined the Bank's service on 18th April, 1904, at Napier, and was transferred to New Plymouth on 19th November, 1904; to Dannevirke on 6th September, 1906, where he was promoted to ledger-keeper on 1st January, 1907; to New Plymouth, as teller, on 7th February, 1912; to Kyneton, Victoria, on 26th September, 1913, where he was appointed teller on 1st January, 1914; thence to Head Office on 12th June, 1914.

Neville Wynn Simpson enlisted in Sydney as a private in February, 1915, and was allotted to the 17th Battalion, 5th Brigade, A.I.F. He left Australia with the forces in May, 1915, having been promoted to the rank of lance-corporal in the meantime. He arrived in Egypt in the following June where he remained until September, when he was sent to Gallipoli, and on 1st October, 1915, he gained the rank of corporal. Whilst on duty in the latter place he was invalided to England. Rejoining his unit in France in April, 1916, he took part in the Battle of Pozieres, and on 29th July, 1916, he was wounded by a shell in the abdomen and for several hours lay in a shell hole in No Man's Land; peritonitis set in, and he died at the dressing station. Captain Nigel Smith, R.M.O., of the 17th Battalion, wrote that Neville Simpson was loved and respected by all his comrades.
TROOPER ATHOL WALLACE SMITH
6th Mounted Rifles, and 9th W.M.R., N.Z.E.F.

ATHOL WALLACE SMITH was born on 19th October, 1891, at Masterton, New Zealand, the son of Mr. and Mrs. J. Wallace Smith, of Mangahao, Pahiatua, and received his education at Pahiatua High School. He entered the Bank's service on 1st October, 1908, at Pahiatua; was transferred to Palmerston North on 27th February, 1912; and to Eketahuna, as teller, on 10th October, 1912.

Athol Wallace Smith enlisted in the N.Z.E.F. on 10th June, 1915, as a member of the 6th Mounted Rifles, and subsequently embarked with his regiment. He was on active service at Gallipoli until the evacuation and then on the Sinai Peninsula and in Palestine. On 14th November, 1917, at Ayun Kara, Palestine, he was killed in action while on duty at his gun. He had given a fine example of courage and devotion to duty in a hard fight with his unit, the 9th Wellington Mounted Rifles, which resulted in the rout of the Turks with heavy loss. His officer, Lieutenant Simpson, described him as "a dashing soldier, whose place would be hard to fill and whose example was one to be proud of."
CORPORAL CYRIL CLEMENT SMITH
3rd Divisional Ammunition Column, A.I.F.

CYRIL CLEMENT SMITH was born at Bowenfels, New South Wales, on 18th May, 1895, the son of the Rev. Wanson Smith and Mrs. Smith, and was educated at the Fort Street (Sydney) High School. He joined the service of the Bank at Narrabri on 26th June, 1913, and was transferred to Wellington on 29th December, 1914; to Orange on 21st January, 1915; to Gulgong on 17th June, and to Mudgee on 17th July of the same year.

Cyril Clement Smith enlisted in the A.I.F. as a private on 15th September, 1915, embarking with the 3rd D.A.C. for France, where he was on active service from November, 1916, to September, 1918, when he was sent to hospital ill. He attained the rank of corporal.
EDWARD KENSETT SMITH was born at Canadian Lead, New South Wales, on 7th May, 1894, the son of the late Mr. E. D. and of Mrs. M. S. A. Smith, and was educated at Canadian Lead Public School and Camden-Campbelltown Grammar School, Narellan. He joined the Bank’s service on 5th May, 1912, at Mudgee, and on 15th August, 1914, was transferred to the Inspector’s Staff, Head Office.

Edward Kensett Smith enlisted on 29th September, 1915, in the 13th Reinforcements of the 3rd Battalion, 1st Division, and was subsequently promoted to the rank of lance-corporal. He was engaged on active service along the Western Front, mostly in the North of France. On 14th April, 1918, he formed one of a party of three volunteers for special duty, being sent out to locate a number of the enemy who were causing heavy casualties at Strazeele-sur-Meteren, near Hazebrouck. As they approached the hut where the enemy was in ambush they were fired upon and Edward Kensett Smith was killed, his comrades being badly wounded.
SERGEANT FREDERICK GEORGE LESLIE SMITH
5th Light Horse Regiment, A.I.F.

FREDERICK GEORGE LESLIE SMITH was born at Rockhampton, Queensland, on 1st November, 1891, the son of Mr. James Edwin and Mrs. Harriet Smith. He received his education at the State School, Rockhampton, and entered the service of the Bank on 28th December, 1908, at Longreach, Queensland. He was transferred to Isisford, as assistant, on 16th February, 1911; to Roma, as ledger-keeper, on 6th December, 1911; and to Eumundi, as teller, on 10th November, 1913.

Frederick Smith enlisted in the A.I.F. on 30th September, 1916, subsequently joining the 5th Light Horse Regiment. He was engaged on active service in Egypt, Sinai Peninsula and Palestine from February, 1917, to 28th June, 1919, being promoted to lance-corporal in September, 1918, and to sergeant in November of the same year.
SERGEANT FREDERICK OSCAR CLYDE SMITH, M.M.
53rd Battalion, A.I.F.

FREDERICK OSCAR CLYDE SMITH, son of Mr. and Mrs. Henry William Smith, of the Public School, Cassilis, was born at Cassilis, New South Wales, on 26th September, 1891, and received his education at that school and the East Maitland High School. He entered the service of the Bank at Maitland on 16th January, 1909; was transferred to Quirindi, as ledger-keeper, on 7th February, 1912; and to Lismore, as ledger-keeper, on 2nd November, 1914.

Frederick Oscar Clyde Smith enlisted in the A.I.F. on 9th August, 1915, and embarked on 2nd November, 1915. Eventually joining the 53rd Battalion, he was promoted to the rank of sergeant, and saw active service in France, where he was wounded on three occasions—at Fromelles, Bullecourt and Polygon Wood.

On the night of 29th July, 1918, Frederick Oscar Smith was in charge of a flanking platoon and led a successful attack upon the German first and second line trenches near Morlancourt. Later, when the officer in charge of a second platoon was wounded, this gallant young N.C.O. took command of the two platoons. He organized the defences and remained in charge of the platoons until he was relieved two nights later. For this valuable service he was awarded the Military Medal.
SERGEANT HUBERT GEORGE SMITH
12th Light Trench Mortar Battery, A.I.F.

Hubert George Smith was born on 31st October, 1896, at Hamilton, Newcastle, New South Wales, the son of Mr. William Samuel and Mrs. Elizabeth Gertrude Smith. He was educated at St. Peter's College, Adelaide, South Australia, and joined the Bank's service on 1st July, 1913, at Bathurst. On 22nd March, 1915, he was transferred to Head Office, and on 1st May, 1915, to Annandale.

Hubert George Smith enlisted as a member of the A.I.F. on 31st August, 1915, and later joined up with the 12th Australian Light Trench Mortar Battery, to which he was attached. On 1st August, 1916, he won promotion to the rank of corporal; on 1st December, 1916, to sergeant instructor at the 1st Anzac Corps School of Instruction, Corbie, France. He was wounded at Messines on 7th June, 1917, and returned to Australia on 3rd February, 1918.
HERBERT HANNELL SMITH was born on 9th December, 1889, at Bathurst, New South Wales, the son of Mr. William Burton Smith and Mrs. Edith Smith. He was educated at the Petersham and Dubbo Public Schools, and entered the Bank’s service at Dubbo on 6th May, 1908; he was transferred to Braidwood on 2nd August, 1909; to Bungendore, as assistant, on 9th February, 1911; to Orange, as ledger-keeper, on 29th January, 1912; to Coonabarabran, as teller, on 11th November, 1914; and to Narrabri on 31st July, 1915.

Herbert Hannell Smith enlisted as a member of the A.I.F. on 13th September, 1915, and was allotted to the 5th A.S.C. He was subsequently promoted to the rank of extra regimental sergeant.
LIEUTENANT JOHN ARCHIBALD SMITH
N.Z. Engineers, N.Z.E.F.

JOHN ARCHIBALD SMITH, son of Mr. and Mrs. W. Smith, of Nelson, New Zealand, was born at Nelson on 27th July, 1893, and received his education at the Nelson Boys' College. He joined the service of the Bank at Wellington, New Zealand, on 25th July, 1910; from there he was transferred to Masterton on 12th January, 1914, thence to Palmerston North seven months later.

John Archibald Smith enlisted in the Engineers, N.Z.E.F., on 13th December, 1915, and subsequently attained the rank of lieutenant. He served with his company in France from 28th August, 1916, until he was wounded on 11th October, 1918.
LIEUTENANT JAMES TAYLOR VINTON SMITH, M.C.

113th Howitzer Battery, A.I.F.

JAMES TAYLOR VINTON SMITH, son of Mr. and Mrs. Lady-man Smith, of Mitcham, South Australia, was born on 3rd November, 1897, at Parkside, South Australia, and received his education at Adelaide High School. He joined the service of the Bank on 25th April, 1915, at Adelaide.

James Taylor Vinton Smith enlisted in the A.I.F. at Adelaide, on 1st February, 1916, and attained the rank of lieutenant on 1st March, 1917. He saw active service in France, and was mentioned in Australian Corps Orders in October, 1918. On 17th October, 1918, he was awarded the Military Cross for conspicuous bravery. The following is an extract from the Second Supplement, No. 31,680, to the "London Gazette":—

"For conspicuous gallantry and devotion to duty on 17th October, 1918, at the capture of the high ground east of La Selle River. His battery occupied a position 1,000 yards in rear of the front line, and suffered many casualties from machine-gun and artillery fire. The battery commander and another officer both wounded, he took charge, and supervising the removal of the wounded, handled the battery most capably until its task was completed."
CAPTAIN PERCEVAL LASCELLES SMITH, M.C.
B. Company, 39th Battalion, 10th Infantry Brigade, A.I.F.

Perceval Lascelles Smith enlisted as a private in the A.I.F. on 10th May, 1915, from which rank he rose to that of captain. He served in France and was wounded at Clery-sur-Somme by machine-gun fire, and died from the effect of these wounds on 2nd September, 1918.

He was awarded the M.C. for digging out one of his men from beneath the parapet of a trench under direct machine-gun fire.
SECOND-LIEUTENANT REGINALD HARDY SMITH
3rd Battery, Field Artillery, N.Z.E.F.

REGINALD HARDY SMITH, the son of Mr. Reginald D. Smith, Manager of the Bank of New South Wales at Thames, New Zealand, and Mrs. Smith, was born on 13th August, 1892, at Thames, and educated at Gore, New Zealand, and Thames. He joined the service of the Bank on 4th April, 1911, at Auckland; and on 14th April, 1915, he was transferred to Waverley, New Zealand, as teller.

Reginald Hardy Smith enlisted in the N.Z. Expeditionary Force, and left with the 7th Reinforcements. He saw active service with the Mediterranean Expeditionary Force at the Suez Canal in 1915. He went on to France and was present at the battles of the Somme, Messines, Passchendaele and Hooge, and was also in the Somme offensive in 1918.

In July, 1918, he was promoted to the rank of second-lieutenant, and in 1919 he was a member of the Army of Occupation of German territory.
SECOND-LIEUTENANT SYDNEY O'CARROLL SMITH
45th Battalion, A.I.F., and 9th Battalion,
London Rifle Brigade, B.E.F.

SYDNEY O'CARROLL SMITH was born on 18th December, 1891, at Christchurch, New Zealand, the son of Mr. Henry and Mrs. Mary Eleanor Smith, and received his education at Wellington College, New Zealand. He joined the Bank's service at Masterton, New Zealand, on 8th April, 1909; and was transferred to Brisbane on 19th June, 1911; to Townsville, Queensland, on 24th July, 1913; and to Cloncurry, as teller, on 24th June, 1914.

Sydney O'Carroll Smith enlisted at Townsville on 20th August, 1914, with the 45th (Queensland) Battalion, and embarked with the first Australian Expeditionary Force. He was present at the Gallipoli Landing, and was subsequently promoted to the rank of sergeant. In August, 1915, he was sent to England suffering from enteric fever, and was transferred to the 9th Battalion London Rifle Brigade in December, 1915, receiving a commission as second-lieutenant.

He left for France on 10th May, 1916, took part in the Somme battle, and on 24th August, at Delville Wood, he received wounds in the side from which he succumbed on the following day. He was buried at Dernancourt, near Albert. The letters received by his family afterwards showed that his cheery good nature and fine soldierly qualities were much appreciated in the regiment.
SERGEANT BUTLER COLE SMYTH
23rd Battalion, 6th Brigade, A.I.F.

BUTLER COLE SMYTH was born at Warragul, Victoria, on 25th February, 1894, the son of Mr. C. N. Smyth and Mrs. Roberta Mary Smyth. He was educated at King's College, Warragul, and joined the service of the Bank on 12th October, 1910, at Melbourne.

Butler Cole Smyth enlisted on 4th February, 1915, as a member of the A.I.F., being allotted to the 23rd Battalion, 6th Brigade. He served in Egypt, Gallipoli and France, and took part in the Battles of Lone Pine, Pozieres, Ypres, Mouquet Farm and Bapaume, and won promotion to sergeant. On 3rd May, 1917, he was wounded at Bullecourt.
LANCE-SERGEANT CLAUDE STANLEY SOLOMON
9th Machine Gun Company and 3rd Machine Gun Battalion, A.I.F.

CLAUDE STANLEY SOLOMON, son of the late Mr. Claude and Mrs. Phoebe Ann Solomon, was born on 19th November, 1892, at West Maitland, New South Wales, and received his education at St. Leonards Superior Public School, North Sydney, and the Sydney High School. He joined the Bank’s service on 27th July, 1909, at Head Office.

Claude Stanley Solomon enlisted on 20th March, 1916, in the 9th Australian Machine Gun Company, with which he embarked for active service on 1st May, 1916, later on becoming a member of the 3rd Machine Gun Battalion upon its formation.

He was promoted to the rank of corporal on 3rd November, 1917, and to lance-sergeant on 1st May, 1918, and was mentioned in despatches, vide Commonwealth "Government Gazette," No. 124, of 30th October, 1919. He served in France from November, 1916, until April, 1919, taking part in the Battle of Messines in June, 1917, the Battles of Zonnebeke and Passchendaele in the following October, and in the Somme battles from March to October, 1918. He embarked for Australia on 13th June, 1919.
SERGEANT NORMAN SOPER
Canterbury Infantry Battalion, N.Z.E.F.

NORMAN SOPER, son of Mr. and Mrs. F. W. Soper, was born at Rapaura, Blenheim, New Zealand, on 18th May, 1893, and educated at the Marlborough, New Zealand, High School. He joined the service of the Bank on 5th April, 1911, at Blenheim; was transferred to Gloucester, N.S.W., as assistant, on 30th May, 1914; and to Newcastle on 6th September, 1915.

Norman Soper enlisted as a member of the N.Z.E.F. at Blenheim, in December, 1916, and embarked as a sergeant with the Canterbury Infantry Battalion for France, where he saw active service. On 26th May, 1918, while in the front trenches he was struck by an enemy shell, and died from the effect of the wounds he received.
EDWARD TREVOR SORELL was born at Hobart, Tasmania, on 20th January, 1895, the son of Mr. Hugh Percy and Mrs. Florence Sorell. He was educated at the Leslie House School, Hobart, and the Church Grammar School, Launceston. Entering the Bank’s service at Devonport on 6th May, 1912, he was transferred to Hobart on 17th October, 1913; to the Inspector’s Department, Head Office, on 1st April, 1915; and to North Sydney on 14th May, 1915.

Edward Trevor Sorell enlisted as a member of the A.I.F. in September, 1916. He took part in many engagements in France, and whilst advancing on the Ypres front in Flanders in September, 1917, he received a number of wounds in the body, the right arm and right eye, and was admitted to hospital, where it was found necessary to amputate his arm and remove his eye. After the operations he appeared to be progressing favourably, but eventually succumbed, and died on 24th November, 1917, at the Australian General Hospital, Etaples. He was buried in the British cemetery there.
CAPTAIN DAVID ALEXANDER SOUTAR, M.C., and Bar.
London Scottish, and 8th Battalion, Royal Highlanders (The Black Watch).

DAVID ALEXANDER SOUTAR was born on the 12th June, 1890, at Cupar, the county of Fife, Scotland; and is the son of Mr. David and Mrs. Margaret Soutar, now of Chestney House, St. Andrews. He was educated at Bell Baxter School (formerly the Madras Academy), Cupar, and entered the Bank's service in the London office on the 13th May, 1912.

On the 4th August, 1914, David Alexander Soutar was mobilized and was allotted to the London Scottish. He went out to France and took part in the Battle of Mons and the great retreat, for which service he was afterwards decorated with the Mons star. He received his commission in June 1915, and was promoted to Captain in the 8th Battalion of the famous Black Watch—The Royal Highlanders.

Captain Soutar rendered distinguished service which not only won him the Military Cross and Bar but caused him to be mentioned three times in Despatches,
SECOND-LIEUTENANT JOSEPH EDWARD SPARKS
15th Battalion, 4th Brigade, A.I.F.

JOSEPH EDWARD SPARKS, son of Mr. E. G. and Mrs. E. Sparks, was born on 5th December, 1894, at Ipswich, Queensland, and received his education at the Townsville Grammar School. He entered the Bank’s service on 15th April, 1912, at Cairns.

He enlisted in the A.I.F. on 14th November, 1914, embarking as a member of the 15th Battalion, 4th Brigade, for Gallipoli, and was present at the Landing on 25th April, 1915. He was promoted to the rank of second-lieutenant on 10th May, 1915, and on 19th of the same month he was wounded so severely as to incapacitate him for further active service. Accordingly he returned to Australia and was discharged.
SERGEANT VERE GEORGE LOVETT SPOTSWOOD  
25th Battalion, 7th Brigade, A.I.F.

VERE GEORGE LOVETT SPOTSWOOD, son of Mr. Frederick Ernest Llewellyn Spotswood and Mrs. Isabel Jane Spotswood, was born on 7th February, 1894, at Townsville, Queensland, and educated at Townsville Schools. He entered the Bank's service on 3rd April, 1912, in that city.

On 8th August, 1914, V. G. L. Spotswood left Townsville for Thursday Island with the 1st Australian Garrison Artillery. He returned to Townsville in January, 1915, and enlisted in the A.I.F. on 8th March, joining the 25th Battalion, 7th Brigade, at Brisbane. He embarked on H.M.A.T. "Aeneas" for the Front on 29th June, 1915, having been promoted to corporal in the previous month. V. G. L. Spotswood served in Egypt and Gallipoli, landing at the latter place in September, and was promoted to the rank of sergeant on 1st November, 1915. He was in the evacuation of the Peninsula on 1st December, 1915, and arrived in France in March, 1916.

At Broodseinde Ridge, near Ypres, on 4th October, 1917, he received wounds, from which he recovered and returned to service. He was again wounded at the Hindenburg Line, near Beaurevoir on 3rd October, 1918, and was invalided to England. He left England on H.M.A.T. "Bakara" on 23rd December, 1918, and reached Australia in March, 1919.
LIEUTENANT JACK GREBET STEBER
4th Infantry Battalion, A.I.F.

Jack Grebet Steber was born on 19th December, 1894, at Manly, near Sydney, the son of Mr. Adolphe Grebet Steber and Mrs. Rose Grebet Steber. He was educated at the Sydney Grammar School, and entered the Bank's service at Haymarket Branch on 31st October, 1911; being transferred to North Sydney on 20th August, 1912; and to Ashfield on 13th February, 1914.

Jack Grebet Steber enlisted in August, 1914, and was appointed corporal. He embarked with his company for Egypt and was sent to Gallipoli, where he was present at the Landing, and whilst on the Peninsula he received slight wounds. While there he attained the rank of sergeant.

He was invalided to Australia after an attack of enteric fever. On his recovery he went to Duntroon College and gained his commission, and again proceeded to France, taking part in several of the big engagements. He was mentioned in despatches in Military Order, No. 570, of 1915:

"153. Complimentary. The Army Corps Commander has very much pleasure in publishing the names of the junior regimental officers, warrant officers, N.C.O.'s and men in the attached supplement, which have been brought to his notice for having performed various acts of conspicuous gallantry or valuable service during the period from 25th April to 5th May, 1915. He cordially thanks them for the good work they have performed, which more than ever testifies to their devotion to duty towards King and Country. His only regret is that they cannot all be rewarded.

No. 382 Sergeant J. G. Steber, 4th Battalion."
LIEUTENANT ALAN WOODBURN STEVENS
6th Light Horse Regiment, A.I.F.

ALAN WOODBURN STEVENS was born on 9th March, 1896, at Junee, New South Wales, and is the son of Mr. George Stephenson Stevens, Manager of the Bank of New South Wales at Taree, and Mrs. Stevens. He was educated at King’s College, Goulburn. He entered the service of the Bank at Goulburn on 15th April, 1913, and was transferred to Head Office (Inspector’s Department) on 14th October, 1913, and to Parramatta on 28th of the following month.

Alan Woodburn Stevens enlisted as a private in the A.I.F. on 16th September, 1914, and saw service in Egypt, Gallipoli and Palestine. After having been promoted to corporal, sergeant and sergeant-major, he was granted a commission as second-lieutenant on 9th March, 1918, and promoted to lieutenant on 9th June, 1918.
SECOND-LIEUTENANT EDWARD CHARLES STEVENS
Loyal North Lancashire Regiment, B.E.F.

EDWARD CHARLES STEVENS, son of Mr. and Mrs. C. W. D. Stevens, was born at Bathurst, New South Wales, on 13th April, 1896, and proceeding to England at an early age, he was educated at the City of London School. He entered the service of the Bank on 1st December, 1914, at London, and enlisted as a member of the B.E.F. on 1st July, 1915, at Inns of Court, O.T.C. In December, 1915, he attained the rank of second-lieutenant in the Loyal North Lancashire Regiment.
WARRANT OFFICER JACK STIBBARD
6th Australian Light Horse Regt., Anzac Mounted Division, A.I.F.

JACK STIBBARD was born on 31st March, 1894, at Obley, New South Wales, the son of Mr. George John and Mrs. Stibbard, of Henty, New South Wales. He was educated at the Petersham Technical College. He entered the Bank's service on 3rd August, 1911, at Henty; and on 9th July, 1915, was transferred to Corowa, as ledger-keeper.

Jack Stibbard enlisted on 3rd December, 1915, as a trooper in the A.I.F., and was allotted to the 6th Australian Light Horse Regiment, Anzac Mounted Division. He served in Egypt and Palestine, and was promoted to the rank of warrant officer on 1st April, 1919.
Sergeant John Ferdinand Sturken
1st Army Pay Corps, A.I.F.

John Ferdinand Sturken was born on 29th September, 1894, at North Fitzroy, Victoria, son of Mr. Henry and Mrs. Annie Sturken, and received his education at Highgate, Perth, Western Australia. He entered the service of the Bank at Melbourne on 21st February, 1911.

John Ferdinand Sturken enlisted in the A.I.F. as a private on 8th March, 1915, and before embarking with the troops for Egypt was promoted to the rank of sergeant. He was on the staff in Egypt as a member of the 1st Army Pay Corps.
LIEUTENANT ALFRED WILLIAM STURTRIDGE
4th Machine Gun Battalion, A.I.F.

ALFRED WILLIAM STURTRIDGE, son of Mr. E. and Mrs. E. L. Sturtridge, of Prairie Downs, Blackall, Queensland, was born at Emmaville, New South Wales, on 26th November, 1887. He was educated at the State School, Emmaville, N.S.W., and joined the Bank's staff on 1st October, 1905, at Emmaville. On 10th November, 1906, he was transferred to Dungog; on 13th November, 1907, to Gunnedah; on 3rd December, 1908, to Maitland; on 1st July, 1909, he was appointed ledger-keeper at Maitland; on 20th July, 1910, he was sent to Boggabri, as assistant; on 22nd December, 1911, to Tamworth, as ledger-keeper; on 14th July, 1913, to Emerald, as assistant; on 3rd March, 1914, to Longreach, as teller; and on 7th June, 1915, to Hughenden, in the same capacity.

Alfred William Sturtridge enlisted on 14th August, 1915, as a private in the A.I.F., and embarked at Brisbane on 16th August, 1916. He arrived in France in December, 1916, where he was in continuous service and received the following promotions: corporal, February, 1917; second-lieutenant, December, 1917; and lieutenant a year later. He returned to Australia on 3rd July, 1919.
SERGEANT ALEXANDER GEORGE SUTHERLAND
5th Seaforth Highlanders, B.E.F.

ALEXANDER GEORGE SUTHERLAND was born on 6th February, 1884, at Wick, Scotland, the son of Mr. and Mrs. George S. Sutherland. He was educated at the Wick Academy, and entered the service of the Bank on 12th March, 1905, at London.

He enlisted as a private in the 5th Seaforth Highlanders in March, 1916; was promoted to corporal in August, and to sergeant in December, 1916, serving in the latter capacity with the 2nd, 4th and 5th Seaforth Highlanders.
Sergeant Geoffrey Watson Sutherland

A Squadron, 8th Light Horse Regiment, A.I.F.

Geoffrey Watson Sutherland was born on 7th December, 1893, at Kyneton, Victoria, the son of Mr. Thomas Watson Sutherland and Mrs. Alice Boyett Sutherland. He received his education at the State School, Kyneton, and Kyneton College, and joined the service of the Bank at Kyneton on 21st November, 1911. From there he was transferred to Bendigo on 21st August, 1913; thence to Inglewood (Victoria) on 3rd December, 1913, from which branch he went to Echuca, as ledger-keeper, on 28th August, 1914.

Geoffrey Watson Sutherland enlisted as a trooper in the A.I.F. on 28th December, 1915, and subsequently joined up with the A Squadron, 8th Light Horse, in Egypt, where he served with his regiment, also in Sinai and Palestine until June, 1919. He was promoted to corporal in December, 1917, and to sergeant in the following June. At El Burg, Palestine, he was wounded in December, 1917, rejoining his regiment after some months in hospital. He returned to Australia in November, 1919.
PRIVATE THOMAS RENWICK SWANLEY
1st and 4th Seaforth Highlanders, B.E.F.

THOMAS RENWICK SWANLEY, son of Mr. and Mrs. Thomas R. Swanley, was born at Lochee, Scotland, on 27th September, 1893. He was educated at Harris Academy, Dundee, and entered the service of the Bank on 3rd September, 1913, at London. Prior to his association with the Bank of New South Wales he served his apprenticeship in the Royal Bank of Scotland, Lochee, where the management thought very highly of his ability. He passed the Bankers’ Associate Examination with distinction, coming third in the list for Scotland.

Thomas Renwick Swanley enlisted in London in October, 1914, as a private in the Seaforth Highlanders, B.E.F. His name was on the list for the ill-fated draft of February, 1915, but he was rejected, and had to undergo an operation to enable him to become a combatant. He left for France in 1915 and on 9th May took part in the Battle of Aubers Ridge, where he was mortally wounded, and died the day after the battle. He was buried with many of his comrades in one of the French cemeteries.
EDGAR BELL SYMONDS, son of Mr. and Mrs. Samuel Symonds, was born on 10th July, 1892, at Inglewood, Victoria. He was educated at Carlton College, Melbourne, and joined the Bank's service at St. Arnaud, Victoria, on 8th June, 1910; he was transferred from there to Kyneton on 17th January, 1914.

Edgar Bell Symonds enlisted in the A.I.F. on 7th August, 1914, attaining the rank of sergeant in the 5th Infantry and 1st Pioneer Battalions. He served in Egypt, all through the Gallipoli Campaign, and in France from March, 1916, until December, 1918.
CLEMENT PARSONS TAYLER was born on 2nd October, 1894, at Wagga Wagga, New South Wales, the son of Mr. J. Sinclair Tayler and Mrs. Alice Tayler. He was educated at Hamilton College, Hamilton, Victoria, and joined the service of the Bank at Melbourne on 9th April, 1911.

Clement Parsons Tayler enlisted in the A.I.F. in July, 1915, and became a member of the 57th Battalion, 15th Brigade. He served in France in several engagements, and was promoted from private to sergeant. He became very ill with trench feet while on active service, but was afterwards able to do clerical work on the Staff.
LIEUTENANT FRANK WILLIAM TAYLOR
3rd Battalion, 1st Brigade, 1st Division, A.I.F.

FRANK WILLIAM TAYLOR was born in North Sydney on 14th May, 1894, the son of Mr. James William Taylor and Mrs. Olinda Taylor. He was educated at Fort Street Public School, Sydney. He joined the service of the Bank at Head Office on 17th May, 1910; was transferred to Dubbo in August, 1914; to Coonamble in March, 1915; and to Trangie, as teller, in August, 1915.

Frank William Taylor enlisted in the A.I.F. on 15th November, 1915, and received an appointment as first-lieutenant. He served in Egypt and France until June, 1918. On 21st of that month, after successfully leading his platoon (of A Company, 3rd Battalion) and capturing the German position at Strazeele, Merris, he was badly wounded. Two days later he died of wounds at St. Omer Hospital, France.
RICHARD CHARLES VANDYCK TEMPLE was born at 3rd Avenue, East Adelaide, South Australia, on 3rd April, 1895, the son of Mr. C. F. Temple and Mrs. Mary Temple. He was educated at St. Peter's College, Adelaide, and entered the service of the Bank in that city on 7th October, 1911. In October, 1913, he was transferred to Broken Hill, New South Wales.

Richard Temple enlisted on 20th January, 1916, and left Australia in the following August. He attained the rank of sergeant in the 9th Light Horse Regiment. Whilst swimming in Egypt he received spinal injuries from which he died on 7th April, 1918, after returning to Australia.
TEMPORARY-SERGEANT JOHN CAMPBELL TEMPLER
1st Battalion, Canterbury Infantry, and Field Artillery, N.Z.E.F.

JOHN CAMPBELL TEMPLER was born on 8th April, 1888, at Geraldine, South Canterbury, New Zealand, the son of Mr. Edward Horace Templer and Mrs. Ada Templer. He was educated at the State School, Geraldine, and became a member of the Bank staff at Geraldine on 12th March, 1905. He was transferred to Timaru in March, 1906, and while there was appointed ledger-keeper on 1st January, 1908. He was transferred to Christchurch in December, 1910, in the same capacity; returned to Timaru, as teller, in September, 1912, and was sent to Greytown in June, 1914.

John Campbell Templer enlisted on 23rd August, 1915, and as a member of the 1st Battalion, Canterbury Infantry, he left for Egypt, being promoted to corporal in October, 1915. He served in the army of occupation in Egypt until April, 1916, having reverted to the ranks in the previous January. Thenceforward he served on the Western Front until April, 1918, being transferred to the New Zealand Field Artillery in March, 1917. On 9th April, 1918, John Campbell Templer was wounded in action, and evacuated to England, where he was promoted to corporal in November, 1918, and appointed temporary-sergeant in April, 1919.
CORPORAL COLIN THOMSON, M.M.

No. 44535, Wellington Infantry Battalion, N.Z.E.F.

COLIN THOMSON was born on 15th July, 1896, at Takapau, Hawkes Bay, New Zealand, the son of Mr. and Mrs. William Malcolm Thomson, of Norsewood. He was educated at the Norsewood Primary School and Dannevirke High School. He joined the service of the Bank at Dannevirke on 12th April, 1914; he was transferred to Kawa Kawa in December, 1915, and in November, 1916, he returned to the first-named town in the capacity of ledger-keeper.

Colin Thomson enlisted as a private in the 24th Reinforcements, N.Z.E.F., on 8th January, 1917. He left New Zealand in April on the transport “Devon,” arriving in France at the beginning of the following July, where he served with credit in the Wellington Infantry Battalion until November, 1918. He was promoted to corporal and awarded the Military Medal for conspicuous bravery in the field.

On 4th November, 1918, a few days before the Armistice, Colin Thomson was in charge of a Lewis machine gun at Le Quesnoy, where the enemy was holding up the advance. To get a better field of fire for his gun he, on his own initiative, exposed himself so as to shift the gun, and was shot through the head by a sniper. He died very soon afterwards and was buried at Le Quesnoy. He had served in every action in which the New Zealand Division took part in France from his arrival there in July, 1917, until the date of his death.
CORPORAL JOHN CECIL THOMSON  
18th Battalion, A.I.F.

JOHN CECIL THOMSON was born on 4th March, 1894, at North Sydney, the son of Mr. John Thomson and Mrs. Matilda L. Thomson. He was educated at Fort Street Public School, Sydney, and joined the service of the Bank at Head Office on 5th September, 1912.

John Cecil Thomson enlisted in the 18th Battalion, A.I.F., on 6th March, 1915, and left Sydney on the "Ceramic" in June, 1915, with the rank of corporal. He served for a brief period on Gallipoli and, on 22nd August, 1915, was reported as "missing." Nine months later a Court of Inquiry reported that John Cecil Thomson was supposed to have been killed in action on the date mentioned at Hill 60, Gallipoli.
LIEUTENANT PAUL JEROME TIMMINS, M.C.
20th Battalion, A.I.F.

PAUL JEROME TIMMINS was born on 5th January, 1895, at Bathurst, New South Wales, the son of Mr. and Mrs. John Timmins. He was educated at the Sydney High School, and entered the Bank's service at Armidale, in March, 1912, being transferred to Tamworth in October, 1914.

Paul Timmins enlisted in the A.I.F. on 19th August, 1915, and became a member of the 20th Battalion. He was promoted to second-lieutenant on 28th November, 1916, and to lieutenant on 6th April, 1917.

On 3rd May, 1917, Paul Jerome Timmins was in action near Riencourt when his bravery attracted attention and he was recommended for the Military Cross. The official recommendation is as follows:

"On 3rd May, 1917, near Riencourt, this officer, without care for self, re-organized his battalion under extremely heavy fire and, though wounded, led the battalion forward for a considerable distance beyond the enemy wire. He continued his duties for a considerable period and set a fine example to his men by his high soldierly qualities."

Subsequently, he was mentioned in despatches after the proclamation of Peace.
LIEUTENANT WILLIAM TOPE
12th Battalion, 3rd Brigade, A.I.F.

WILLIAM TOPE was born at Camberwell, Victoria, on 11th October, 1892, the son of Mr. William Charles Tope and Mrs. Alexandrina Mary Tope. He was educated at Hawthorn College, Melbourne, and joined the Bank’s Melbourne staff on 4th July, 1910. He was transferred to Hobart as ledger-keeper in November, 1913, and in the following April to Launceston.

William Tope enlisted on 18th August, 1914, and was a member of the 12th Battalion, 3rd Brigade, A.I.F. He served in Egypt from December, 1914, until March, and was in the Landing at Gallipoli on 25th April. He remained on the Peninsula in active service until 25th November having been promoted to corporal on 1st June. Returning to Egypt, he was promoted to sergeant on 1st March, 1916, and served until the 4th June. Then he went on to France, and was in action at Pozieres, Mouquet Farm, and Fleurbaix, winning promotion to lieutenant on 22nd August, 1916.
CAPTAIN THOMAS HENRY TRIMBLE
25th Battalion, 12th Machine Gun Company, 4th Machine Gun Battalion, A.I.F.

THOMAS HENRY TRIMBLE was born at Brisbane on 16th November, 1892, the son of Mr. Frederick Thomas Trimble and Mrs. Grace Winifred Trimble. He was educated at Warwick State School, and the Brisbane Grammar School. He joined the Bank's service at Warwick, Queensland, on 9th February, 1911; was transferred to Roma in the following March; to Fortitude Valley in June, 1912; to South Brisbane in August, 1913; and to Cooroy (as teller) in August, 1914.

At Cooroy Thomas Henry Trimble enlisted as a private in the A.I.F. on 1st June, 1915. He embarked on active service as a member of the 25th Battalion in the following July. He saw service in Gallipoli during September and November, 1915, and was in Egypt from the latter date until May, 1916, when he went to France, having been promoted on 21st March to warrant officer, Class II. He was on active service in France from May, 1916, until April, 1919, a period of three years, except for brief absences on leave and in hospital after being wounded and gassed.

Thomas Henry Trimble was engaged in all the actions of the 4th Division in France, with the exception of the latter part of the Battles of Passchendaele, and was appointed second-lieutenant on 7th April, 1917. He was promoted to lieutenant the following August and to captain on 7th November, 1918.
Rodney William Samuel Tuckerman, M.M.

54th Battalion, A.I.F.

Rodney William Samuel Tuckerman was born on 14th March, 1898, at Mudgee, New South Wales, and is the son of Mr. Charles Henry and Mrs. Gertrude Sarah Tuckerman. He was educated at the Mudgee District School, and joined the Bank's service at Gulargambone on 27th February, 1914. He was transferred to Portland in September, 1915.

Rodney Tuckerman enlisted in the A.I.F. on 11th December, 1915, and subsequently became a member of the 54th Battalion. During his service he was promoted to lance-corporal on 10th January, 1917; to corporal on 30th May, and was appointed lance-sergeant on 1st November, and promoted to temporary-sergeant on 27th November, 1917. He received his promotion to second-lieutenant in June, 1918, and as lieutenant in the following September.

For bravery during the Battle of Bullecourt in May, 1917, Rodney Tuckerman was awarded the Military Medal. The official proclamation in the "London Gazette" of 17th July, 1917, was as follows:

"His Majesty the King has been graciously pleased to award the Military Medal for bravery in the field to the undermentioned non-commissioned officer—5097, Lance-corporal R. W. S. Tuckerman, Infantry."
LIEUTENANT JOHN JAMES UNDERWOOD
Gordon Highlanders, B.E.F.

JOHN JAMES UNDERWOOD was born on 8th March, 1895, at “Blackknowe,” Hightae, Lockerbie, N.B., the son of Mr. and Mrs. George Underwood. He was educated at Dumfries Academy and entered the service of the Bank at London on 22nd June, 1915.

John James Underwood enlisted in the Gordon Highlanders as a private and was promoted to lance-corporal in March, 1916; to corporal in the following August; in May, 1917, he was promoted to second-lieutenant; and in January, 1919, to lieutenant.
ARTHUR STANLEY UPWARD was born on 28th October, 1885, at Malvern, Victoria, the son of Mr. Frederick and Mrs. Rebecca Upward. He was educated at the Church of England Grammar School, Melbourne, and became a member of the Bank's staff at Melbourne on 1st March, 1902. While there he was promoted to ledger-keeper on 1st January, 1907, and in 1913 transferred to Orders and Bs/C.

Arthur Stanley Upward enlisted as a private in the A.I.F. on 17th February, 1915. He served in Egypt and France as a member of the Army Service Corps, 4th Divisional Train, and won promotion to sergeant. On 1st May, 1918, he was killed by the bursting of a shell some distance behind the lines in France.
PRIVATE STEWART PARNELL VAGG
B Company, 3rd Battalion, A.I.F.

STEWART PARNELL VAGG was born on 7th March, 1894, at Maxwell’s Braes, New South Wales, the son of Mr. John Gurt Vagg and Mrs. Sarah Jane Vagg. He was educated at Maxwell’s Braes and Hay, New South Wales, and entered the service of the Bank at Lockhart in July, 1911. He was transferred to Stockinbingal, as assistant, in March, 1914.

Stewart Parnell Vagg enlisted in the A.I.F. on 29th August, 1914, and left Australia as a private in B Company, 3rd Battalion. He was in the Landing at Gallipoli and received wounds from which he died on board S.S. “Delfinger” on 2nd May, 1915.

ACTING-SERGEANT JAMES ROLFE VOLLER
Royal Air Forces, B.E.F.

JAMES ROLFE VOLLER was born on 16th June, 1890, and entered the service of the Bank on 1st February, 1908, at London. He enlisted in the Royal Air Forces. No further particulars have been obtained and no photograph has been received.
EGMONT PALMER WALKER, son of Hon. James Thomas Walker, of Sydney (one of the Directors of the Bank), and Mrs. Janette Isabella Walker, was born on 2nd June, 1881, at Brisbane, and was educated at the Cooerwull Academy, Bowenfels, New South Wales.

He enlisted in Sydney in March, 1916, and served as a driver in the 24th Company of the Australian Army Service Corps. He was afterwards transferred to the 8th Squadron, Australian Flying Corps and was promoted to lieutenant.
LIEUTENANT GEORGE WATERSTON WALKER
A.S.C. 3rd Div. Train, and 7th Squadron, A.F.C.

GEORGE WATERSTON WALKER, son of Hon. James Thomas Walker and Mrs. Janette Isabella Walker, was born on 2nd June, 1881, at Brisbane, and was educated at the Cooerwull Academy, Bowenfels, New South Wales.

He entered the service of the Bank at London on 7th November, 1900. He was transferred to Head Office on 25th August, 1902, and to Bathurst Street, Sydney, in August 1910.

George Waterston Walker returned to England, where he enlisted as a private in the Army Service Corps 3rd Divisional Train, on 25th August, 1916. Afterwards he was appointed lieutenant in the 7th Squadron of the Australian Flying Corps.
BOMBARDIER HORACE LIONEL WALKER
53rd Battery, 14th Field Artillery Brigade, A.I.F.

HORACE LIONEL WALKER was born at Paddington, Sydney, on 1st November, 1893. His parents are Mr. Paul Walker and Mrs. Eleanor Walker. He was educated at the Burwood Superior Public School and joined the Bank's service on 25th April, 1910, at the Head Office.

Horace Lionel Walker enlisted in the A.I.F. on 12th April, 1917, and left Australia on 5th November of the same year. He served in France from 13th March, 1918, until 25th of the following October, in the 53rd Battery, 14th Brigade, of the Australian Field Artillery. He was promoted to bombardier on 20th October, 1918, and shortly afterwards was recommended for a commission. After service of over two years he was discharged on 12th June, 1919.
Westby Lionel Walker was born on 30th July, 1874, at Toowoomba, Queensland, the son of the late Mr. William Henry Walker and of Mrs. Georgina M. Walker. He was educated at the Coorwull Academy, Bowenfels, and the University of Sydney.

Westby Lionel Walker entered the service of the Bank on 24th April, 1896, at Coolgardie, Western Australia. In June, 1897, he was transferred to Head Office; thence on 1st July, 1898, to Tenterfield as assistant, and was appointed accountant there in January, 1900. He was transferred to Gunnedah as accountant in November, 1900; to Head Office in January, 1905; to Suva, Fiji, as accountant, in March, 1906; to the Inspector's Department, Head Office, in July, 1908; and to Townsville, Queensland, as relieving officer, in November, 1911.

Enlisting in the A.I.F. on 23rd March, 1915, Westby Walker joined the 6th Light Horse in the following September as a trooper at Gallipoli, and was promoted to lieutenant in the 1st Battalion in the following November. He left Gallipoli with the last of the forces on the night of 19th December, 1915, and was on duty at Tel-el-Kebir, Egypt, from January to March. He was transferred to the 53rd Battalion in February, but re-transferred to the 1st Battalion and left Alexandria for France on 23rd March, 1916.

Lieutenant Walker was wounded on 28th May, 1916, but was able to rejoin his battalion in the following August, and was promoted to captain in October, 1916. Captain Walker, during his term of service, several times acted as area commandant.
SECOND-LIEUTENANT CYRIL JOHN WALLERS
1st Battalion, N. Z. Rifle Brigade

CYRIL JOHN WALLERS was born on 21st February, 1897, at Hornsby, England, the son of Mr. John Fergusson Wallers, of Dalgety and Co., Auckland, New Zealand, and Mrs. Wallers. He was educated at the Wallington Grammar School, England, and the Technical College, Auckland. He joined the service of the Bank at Auckland on 21st February, 1913.

Cyril John Wallers enlisted with the N.Z.E.F. and left with the 7th Reinforcements. During 1915 he served with the Mediterranean Expeditionary Force and Western Frontier Force, and in 1916 served on the Suez Canal until he went to France where he took part in the Battles of the Somme. He was also in action at Messines in 1917, and at Passchendaele and Hooge in the following year. He took part in the Somme offensive in 1918, and was promoted from the ranks to second-lieutenant in December of that year.
LIEUTENANT CARL WILLIAM WARBURTON
17th Battalion, A.I.F.

CARL WILLIAM WARBURTON was born on 27th November, 1892, at Millthorpe, New South Wales, the son of Mr. Thomas and Mrs. Isabella Warburton. He was educated at Millthorpe and Bathurst Schools, and entered the service of the Bank on 31st August, 1910, at Millthorpe. He was transferred to Head Office in November, 1912, and to Dungog, New South Wales, in August, 1913.

Carl William Warburton enlisted as a private in the A.I.F. in January, 1915. He served as a member of the 17th Battalion in Egypt during July, 1915, and on Gallipoli from August of that year. He went to France in March, 1916. Attending instructional classes at Oxford he passed the examination for second-lieutenant, and returned to France. He was wounded in action at Amiens and invalided to England for three months, afterwards returning to the front as first-lieutenant.
SERGEANT ROLAND GRANT WARD
13th Battalion, A.I.F.

ROLAND GRANT WARD was born on 29th March, 1892, at Cundletown, New South Wales, the son of Mr. Edward Freer Ward and Mrs. Mabel Ward. He was educated at the Church of England Grammar School, North Sydney, and joined the staff of the Bank at Head Office on 28th September, 1909.

Roland Grant Ward enlisted in the A.I.F. on 14th January, 1915, and left Australia the following April. About that time he was promoted to corporal. He left Egypt for Gallipoli as a member of the 13th Battalion on 13th July, and was promoted to sergeant in the following month. He was killed in action there on 27th August, 1915.
LEWIS ALBERT WARREN was born on 17th April, 1894, at Westown, New Plymouth, New Zealand, the son of Mr. and Mrs. Charles Warren. He was educated at the New Plymouth High School, and entered the service of the Bank in its branch at that town on 14th March, 1911. He was transferred to Stratford on 14th November; to Inglewood in the following February; to Wanganui in the following October; and to Auckland on 1st July, 1913.

Lewis Albert Warren enlisted in Liverpool's Own Rifle Brigade on 1st November, 1915, and was in action in France as a sniper. He was wounded in both legs and the left knee at the Somme on 5th June, 1916, and spent six months in hospital. Rejoining his unit he was killed in action at Messines on 7th June, 1917, having been previously promoted to lance-corporal.
LIEUTENANT HERBERT ROBERT WATSON
26th Battalion, A.I.F.

HERBERT ROBERT WATSON was born at Croydon, Queensland, on 12th February, 1895, the son of Mr. Herbert Alfred Watson and Mrs. Kathleen Watson. He was educated at the State School and entered the service of the Bank at Brisbane on 16th August, 1912.

Herbert Robert Watson enlisted as a private in the A.I.F. on 3rd May, 1915, and left Queensland for Egypt with the 26th Battalion in the following month. He landed at Gallipoli on 12th September, 1915, and was in action there until 12th December. Reaching France on 15th March, 1916, Herbert Watson went into action on the Western Front, and was promoted to corporal on 25th August, 1916; to sergeant on the following Christmas Day; and to lieutenant on 17th August, 1917. While in action during the Ypres offensive on 4th October, 1917, Lieutenant Watson was wounded, but he remained on the Western Front until the cessation of hostilities in 1918.
LIEUTENANT JOHN SMITH WATSON
Royal Naval Volunteer Reserve.

JOHN SMITH WATSON was born on 22nd September, 1888, at Jedburgh, Roxburghshire, Scotland, the son of Mr. and Mrs. John Watson. He was educated at the Jedburgh Grammar School and the Lockerbie Academy. He joined the Bank’s service at London on 8th November, 1909, having previously been employed in the Royal Bank of Scotland.

John Smith Watson enlisted in the Royal Naval Volunteer Reserve, and was promoted to A.C.2 on 1st May, 1916, to A.C.1 on 1st of the following November, and to lieutenant on 9th November, 1917.
PRIVATE GEORGE BLACK WATT
4th Seaforth Highlanders, B.E.F.

GEORGE BLACK WATT was born at Aberdeen, Scotland, on 16th January, 1893, and was educated at Robert Gordon's College, Aberdeen. He entered the service of the Bank at London on 1st October, 1913.

George Watt enlisted in the 4th Seaforth Highlanders in October, 1914, and went over to France with his battalion in February, 1915. He was killed in action at the Battle of Richebourg L'Avone on 9th May, 1915, with a number of his comrades, and was buried behind the British lines near Neuve Chapelle.
SERGEANT EDWARD SABOURIN WEBB
Royal Air Forces

EDWARD SABOURIN WEBB was born on 1st March, 1885, in London, the son of Mr. and Mrs. H. M. Webb. He was educated at the Grocers' Company School, London, and joined the Bank's service in the London office on 1st June, 1905.

Edward S. Webb enlisted in the B.E.F. and was promoted to sergeant in the Royal Air Forces in September, 1918.
TEMPORARY-SERGEANT HAROLD RICHARD INGOLDBY WEBSTER
12th Battery, A.F.A.

HAROLD RICHARD INGOLDBY WEBSTER, son of Mr. William Frederick Webster and Mrs. Annie Webster, was born on 28th July, 1896, at Fifield, New South Wales, and was educated at the Millthorpe Public School. He entered the Bank’s service at Millthorpe on 10th May, 1913. On 20th January, 1914, he was transferred to Forbes; to Trundle on 28th July, 1915, and on 16th October of the same year to Head Office (Inspector’s Department).

Harold Webster enlisted in the A.F.A., on 31st March, 1916. He joined the 12th Battery and soon received promotion to bombardier; became corporal on 30th September of that year, and temporary-sergeant on 23rd December, 1917. For a period of one year he saw service in France, and received his discharge on 3rd April, 1919.
PRIVATE JOHN WELSH
Royal Field Artillery,

JOHN WELSH was born on 4th July, 1884. He entered the Bank's service at London on 29th September, 1910.

He enlisted with the Royal Field Artillery in January, 1917, and was killed on 17th July, 1918, in France or Belgium, after a service of about eighteen months. No further details of his career have been received.
SERGEANT ARTHUR FREDERICK WESTMACOTT
Hon. Artillery Company and 3rd Royal Sussex Regiment, B.E.F.

ARTHUR FREDERICK WESTMACOTT was born at Greenwich, London, on 21st April, 1897, the son of Mr. Arthur Joseph and Mrs. Maud Mary Westmacott. He was educated at Greenwich, and entered the service of the Bank at London on 1st March, 1914.

Arthur Westmacott enlisted in the H.A.C. in April, 1916, and in July, 1917, was promoted to the rank of lance-corporal; then to corporal in the following September, and to sergeant in November of the same year.

In June, 1919, Arthur Westmacott was transferred to the 3rd Royal Sussex Regiment.
SERGEANT GEORGE BELSON WHITE
3rd Battalion, A.I.F.

GEORGE BELSON WHITE, son of Mr. B. G. White and the late Mrs. White, of Mullumbimby, New South Wales, was born at Gunnedah, New South Wales, on 4th February, 1891. He was educated at the Public School, Tenterfield, and entered the service of the Bank at Murwillumbah on 13th July, 1909. He was promoted to ledger-keeper on 25th November, 1912, and to teller on 9th October, 1914.

George White enlisted in the A.I.F. on 14th June, 1915, and left Australia with the 18th Battalion Reinforcements on 23rd December, 1915. Landing in Egypt in January, 1916, he joined up with the 3rd Battalion at Tel-el-Kebir on 14th February, and afterwards went to France. He fought with the 3rd Battalion at Pozieres, Ypres and Flers, and continued with them until leaving for Australia. He was promoted to the rank of pay-sergeant on 10th January, 1917.

During the whole of his service with the A.I.F. George Belson White was neither wounded nor gassed. He returned to Sydney on 15th September, 1919.
SERGEANT GASCOYNE WILLIAMS
58th Battalion, A.I.F.

Gascoyne Williams was born on 12th April, 1891, at Prahran, Victoria, and is the son of Mr. Frederick Gascoyne Williams and Mrs. Florence Margaret Williams, of Armadale, Victoria. He was educated at Blenheim College, and entered the Bank’s service at Nelson, New Zealand, on 6th July, 1908. He was transferred to Head Office on 8th February, 1911; to Rockdale, as assistant, on 10th January, 1913; to Parramatta, as ledger-keeper, on 7th November; to Townsville, Queensland, on 5th June, 1914, and to Cloncurry on 23rd September of the same year.

Gascoyne Williams enlisted on 18th October, 1915. He did service with the 58th Infantry Battalion in France, and was in action at Polygon Wood, Passchendaele, Messines, Villers-Bretonneux and the Somme. In October, 1917, he was promoted to sergeant and left France on 30th May, 1918, after having been twice wounded. Altogether he completed nearly four years service.
LIEUT.-COLONEL FRANK ALAN WISDOM, D.S.O., M.C.
30th Battalion, A.I.F.

FRANK ALAN WISDOM was born at Glen Innes, N.S.W., on the 21st July, 1890, the son of Mr. John Baldock Wisdom and Mrs. Ada Isabel Wisdom (nee Rogers).

He was educated at Glen Innes and entered the service of the Bank at Emmaville on the 19th September, 1907. In April, 1908, he was transferred to Inverell, where in January, 1913, he was appointed ledger-keeper.

Frank Alan Wisdom enlisted as a private in the A.I.F. on 19th May, 1915, and was promoted to corporal and sergeant the following month. In December, 1915, he was promoted to second-lieutenant in the 30th Battalion; in November, 1916, to lieutenant, and in July, 1917, to captain. He was appointed staff captain in the 14th Australian Infantry Brigade in August, and for his bravery in the Third Battle of Ypres, in the following month, he was awarded the Military Cross.

Appointed Brigade Major of the 8th Australian Infantry Brigade in February, 1918, he took part in the Battle of Amiens on 8th August, 1918, and he behaved with such gallantry that he was awarded the D.S.O. For gallantry in the Battles of the Hindenburg Line in September and October, 1918, he was twice mentioned in despatches. On active service, which embraced
all fronts, he gained the rank of brigade major and won the decorations of D.S.O. and M.C. He was once gassed.

For his distinguished service in France, Major Wisdom received an appointment on the General Staff there, and afterwards on the Staff of General Sir John Monash in London. There, in February, 1919, he was appointed staff officer in the Educational Department, under the control of Dr. Long, Bishop of Bathurst, the Chaplain-General; he quickly rose to be Deputy Director of Education with temporary rank of Lieut.-Colonel. He held that appointment about twelve months.

So highly was he thought of and so successful was the large department he controlled, that it attracted the notice of the British Cabinet, and he was specially requested to initiate the system in the home forces with the Minister for Labour, a task which took him some three months, and for which he received the thanks of the Minister; he also has letters of congratulation from Sir John Monash.
TROOPER WILLIAM HENRY RANKIN WOODS
No. 71, 1st Light Horse Regiment, A.I.F.

WILLIAM HENRY RANKIN WOODS was born at Mudgee, New South Wales, on 28th November, 1873, the son of Mr. William Frederic Woods and Mrs. Flora Ann Woods (nee Macdonald). He was educated at Mudgee, and at the Fort Street Public School, Sydney.

He entered the Bank’s service at Head Office on 27th January, 1891. On 16th September, 1893, he was transferred to Temora; to Perth on 8th April, 1897; to Coolgardie on 1st December of that year; returned to Perth in February, 1900, and on 15th March, 1901, went to Kalgoorlie; thence to Head Office on 28th June, 1902, and entered the Chief Accountant’s Department at Head Office, on 1st October, 1910.

William Henry Rankin Woods enlisted in August, 1914, with the 1st Light Horse Regiment and was killed in action by shrapnel at Gallipoli on 15th May, 1915.

During the time he was in the army Trooper Woods was much in demand at concerts, as he was a good singer. His genial personality and pluck made him very popular, and Colonel Meredith, writing after his death, said that he was proud of him as a man and a soldier, and if he had been spared he would soon have obtained a commission.

We understand that the above photograph is being used officially here and in France as an illustration of a typical Australian Light Horseman.
PRIVATE EDGAR HUBERT WOODWARD
55th Battalion, and 5th Divisional Observers, A.I.F.

EDGAR HUBERT WOODWARD was born at Wilton, New South Wales, on 19th April, 1891, and was the son of Mr. Alfred Woodward and Mrs. Elizabeth Ann Woodward. He was educated at Bringelly Public School, where his father was the headmaster, and he entered the Bank’s service at Cootamundra on 12th January, 1909. He was transferred to Crookwell, as ledger-keeper, on 24th February, 1911; to Coolamon in April of the same year; to Ardlethan, as assistant, in July, 1912; to Young, as ledger-keeper, in May, 1913; and on 13th May of the following year he was promoted to the position of teller there.

Edgar Woodward enlisted in the A.I.F. at Young on 28th August, 1915, and left Australia on 8th March of the following year. From July, 1916, he served in France with the 55th Battalion until he was transferred to the 5th Divisional Observers in November, 1917.

After serving in France and Belgium from July, 1916, until the signing of the Armistice, Private Edgar Hubert Woodward died from bronchial pneumonia on 27th November, 1918, at Le Havre, France, where he was buried in the British Cemetery.
LIEUTENANT MONTAGUE LUDLOW WOODYATT
9th and 18th Battalions, A.I.F.

Montague Woodyatt, son of Mr. Walter Woodyatt and Mrs. Kathleen Woodyatt, was born at Gympie, Queensland, on 28th November, 1891. He was educated at the Normal School, and at the Technical College, Brisbane. He entered the service of the Bank at Brisbane on 14th January, 1910, and on 20th June, 1911, was transferred to Fortitude Valley, as ledger-keeper; to Warwick on 4th June, 1912, in the same capacity; and to Gympie on 13th January, 1913.

Montague Woodyatt enlisted as a private on 19th August, 1914, and was in camp at Enoggera until his departure from Brisbane with the 9th Battalion on 24th September, 1914. He served in Egypt as lance-corporal until 24th April, 1915, and after being promoted to corporal fought on Gallipoli from 25th April, 1915, to 28th November of that year. He was promoted to the rank of sergeant on that date and was on duty in Egypt until 10th May, 1916, after having been transferred to A.I.F. Headquarters in Egypt on 16th December, 1915. On 11th May, 1916, he was transferred to the Headquarters at London. In August, 1917, he joined the 18th Battalion in France, where he
was promoted to the rank of lieutenant and served until 10th February, 1919.

Lieutenant Montague Ludlow Woodyatt returned to Australia in November, 1919, and was discharged from the A.I.F. in the following month.

KENNETH PLUMMER WRIGHT

K ENNETH PLUMMER WRIGHT was born on 22nd September, 1893. He entered the service of the Bank at Dunedin, New Zealand, on 12th September, 1911, and was transferred to Napier on 4th February, 1914.

He enlisted for military service about November, 1915, and was taken ill at Trentham Camp. Kenneth Wright died on 7th July, 1917, after having been removed to his residence at Dunedin. No photograph of him is obtainable.
CAPTAIN ERNEST YELLAND

ERNEST YELLAND, son of Mr. G. J. and Mrs. Catherine Yelland, was born at Taringa, Queensland, on 14th August, 1894. He was educated at the Ipswich Boys’ Grammar School, and entered the service of the Bank at Ipswich on 23rd January, 1912. He was transferred to Fortitude Valley on 8th March, 1912.

Enlisting with the A.I.F. on 25th April, 1915, Ernest Yelland left Australia as second-lieutenant in the 42nd Battalion. He was promoted to the rank of lieutenant in 1916 and to that of captain the following year.

Captain Ernest Yelland served in Egypt in June, 1916, and in France and Belgium from October, 1916, to May, 1918. In June, 1917, he was mentioned in despatches for distinguished service in the field.
LIEUTENANT ERIC SCOTT YOUNG
1st Australian Divisional Signal Co, A.I.F. and Royal Engineers, B.E.F.

ERIC SCOTT YOUNG, son of Mr. R. Scott Young, Superintendent of the Bank of Adelaide, Adelaide, and of Mrs. R. Scott Young, was born in that city on 18th September, 1894. He was educated at St. Peter's College, and entered the Bank's service at Adelaide on 16th August, 1913.

Eric Scott Young enlisted on 18th August, 1914; embarked on 20th October, and trained in Egypt until he left for Gallipoli with the 1st Australian Divisional Signal Company. He was present at the Landing on 25th April, 1915, and served on the Peninsula until July, 1915, when he was wounded in the leg. He was transferred to a hospital at Malta for some weeks; thence to a hospital in London.

On recovery Eric Scott Young entered the Royal Engineers Training School, and after qualifying for his commission, was gazetted second-lieutenant in the Royal Engineers on 2nd July, 1916. Six weeks later he was sent to France in command of a signal section attached to the heavy artillery. In March, 1917, he was promoted on the field to the rank of first-lieutenant, and was invalided to England in the following month.

Lieutenant Eric Scott Young, in July, 1918, was again drafted to France, where he remained until after the signing of the Armistice, and was discharged in England on 18th February, 1919.