Worthless Cheques and Financial Honour: Cheque Fraud and Canadian Gentlemen Officers during the First World War

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A social history of dishonoured cheques offers unique insights into notions of gentlemanliness and masculinity during the First World War by tracing Canadian officers’ personal interactions and financial transactions. Prosecuting cheque fraud by general court martial often required overseas authorities to intrude on private affairs of officers, thus marking the uncertain divide between military discipline and public scandal. Despite the idealized image of the respectable officer and gentleman as the epitome of financial integrity and trustworthiness, the boundary between reputable and disreputable behaviours proved more ambiguous depending on the specific social context in which an officer passed a worthless cheque.

Une histoire sociale des chèques sans provision jette un nouvel éclairage sur les notions de gentleman et de masculinité durant la Première Guerre mondiale par le biais des interactions personnelles et des transactions financières des officiers canadiens. Les poursuites pour fraude par chèque par la cour martiale générale exigéaient souvent des autorités outre-mer qu’elles s’immiscient dans les affaires privées des officiers et, donc, qu’elles fassent la part – pas toujours claire – entre discipline militaire et scandale public. Malgré la représentation idéalisée de l’officier respectable et du gentleman, en qui on voyait des modèles d’intégrité financière et de fiabilité, il existait un certain flou entre comportement honorable et comportement déshonorant, selon le contexte social précis dans lequel l’officier avait fait un chèque sans fonds.

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Strange that one who, sooner than do honest work, will sell his honor for a bottle of wine, a visit to the theatre, and an hour with a strange woman, all obtained by passing a worthless cheque, could yet stake his life on the most desperate chances of the battle-field!

George Bernard Shaw, “Yahoo and the Angry Ape” (1919)

IN A LONDON HOTEL room on the morning of August 22, 1918, Lieutenant Eric Fowlds of the 1st Canadian Reserve Battalion gave Miss M. Hamilton a £5 cheque “for services rendered and in fulfilment of an implied promise.” Hamilton had mentioned the price as an “understood thing” while the pair drank the night before, but she had left it up to him to pay or not. When Hamilton presented the officer’s cheque to the London branch of the Bank of Montreal, the teller refused it for insufficient funds. Fowlds, who had served ten months on the western front and had received a commission only two weeks earlier, attributed his error in signing the bad cheque to the nervous effects of shell shock. While he denied making any formal assurance to pay £5—just over one-fifth of a lieutenant’s monthly earnings—he admitted, “I did not expect to have the night with Miss Hamilton for nothing. I knew I should have to pay her something.” On November 3, 1918, Fowlds, a twenty-three-year-old civil engineer from Hastings, Ontario, faced a general court martial for behaving in a scandalous manner unbecoming an officer and a gentleman, not for paying a woman for sex but for failing to honour a promise to pay.

“I am aware of the utter caddishness of the act,” Fowlds acknowledged in a letter to the military police, “and can only offer to square the cheque and make my deepest apologies for the insult to the service.” The insult had not been an illicit relationship with an English woman; it had been the disrepute caused to the army when one of its officers defrauded a civilian with a false cheque. Given the ambiguity over the actual promise to pay, as well as Fowlds’ eventual restitution to Hamilton, the court martial board found him not guilty. The case neatly illustrates how Canadian overseas authorities prioritized prosecutions for financial misconduct over charges of individual sexual immorality during the First World War. The private liaisons of a Canadian officer with an English woman in a hotel did not threaten to embarrass the dignity of the army or cause a public scandal. If, however, the officer defrauded the woman or paid for the room with a worthless cheque, then military justice intervened.

2 In her initial statement, Hamilton claimed the cheque had paid “for services rendered, which were of an immoral character.” Library and Archives Canada (hereafter LAC), RG 150, reel T-8693, file 602-6-176, Court Martial of Lieutenant Fowlds.
4 LAC, RG 24, reel T-17684, file 602-6-176, Lieutenant Fowlds to Assistant Provost Marshal, n.d. [1918].
Upon receiving a commission in the Canadian Expeditionary Force (CEF), a man assumed the expected rights and responsibilities of an officer and a gentleman. According to official regulations and the values espoused by the military institution, financial integrity formed an integral component of this elevated social status, especially for men stationed in England. Canadian Headquarters and the Pay Office in London opened bank accounts for officers to receive their military pay, which granted each access to a chequebook. By the early twentieth century in Britain, cheques had become a popular and fashionable form of payment. During the First World War, Canadian officers, like their British counterparts, issued cheques to settle regimental mess bills, in payment for goods and services from civilians, and in exchange for cash at hotels and banks.

The value of a cheque depended on a sufficient amount of money in the issuer’s bank account; but the perceived value and legitimacy of a cheque also depended on the good character and honest reputation of the issuer. Upon being granted a commission in the Royal Flying Corps, Second Lieutenant William Barker explained to his mother, “I am an officer now ... my cheque is good anyplace.” The very term “dishonoured” for a cheque refused at a bank due to insufficient funds pointed to the significance that British and Canadian culture placed on personal honour when conducting financial transactions. Business practices and commercial agreements depended on fundamental expectations for honesty, reliability, and respectability on behalf of all parties. One English banker felt “particularly aggrieved” after a Canadian captain failed to pay a debt, lamenting, “I felt entitled to rely on his word of honour.”

While determining the exact scale of the cheque problem is impractical, a sense can be estimated from certain partial sources. Fifty-one CEF general courts martial cited 187 individual worthless cheques subject to prosecution, militia department files indicated that dozens more officers wrote bad cheques but were not formally charged, and bank reports noted at least several hundred cheques dishonoured by Canadians per month in England and France. Over the course of the war, 22,843 CEF officers served overseas with another 3,323 stationed in Canada. With each officer likely to issue multiple cheques in a single month, it

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9 LAC, RG 24, reel T-17701, file 649-P-459, James Lamb to Secretary, Militia Council, June 10, 1918.

10 LAC, RG 38, vol. 443, Country of Birth, CEF.
is probable that the cumulative total extended into the millions by the end of the war. Although the recorded number of dishonoured cheques may have amounted to only a fraction of all cheques issued by Canadian officers, military authorities nevertheless identified individual breaches as serious concerns that demanded specific administrative, disciplinary, and legal responses. The perception of widespread frauds against army paymasters and civilian creditors combined with the public nature of the infractions imperiled the reputation of the entire CEF.

For newly arrived Canadians, largely strangers to local English people, the pips or crowns on officers’ uniforms added to their apparent trustworthiness as clients. When Lieutenant F. R. Brown of the Royal Canadian Dragoons exchanged a £5 cheque at the Old Ship Hotel in Brighton, the manager reasoned, “Naturally being an Officer I did not doubt that it would be paid.”

It was the third of at least ten cheques Brown dishonoured in a six-month period. Convicted of conduct unbecoming an officer and a gentleman, Brown was sentenced to be cashiered, which expelled him from the army through a degrading ritual. Significantly, dishonoured cheques accounted for half of all Canadian officers cashiered by general court martial during the war. The use of military prosecution illustrated how overseas authorities prioritized deterrence and punishment for cheque fraud. The penalty of disgraceful dismissal further reflected the army’s effort to regulate the type of man seen as worthy to hold a commission.

A social history of dishonoured cheques offers unique insights into notions of gentlemanliness and masculinity during the First World War by tracing Canadian officers’ spending habits, personal interactions, and financial transactions. Legal and disciplinary responses to the unpaid-cheques problem raised important questions about the reach of military justice into an accused’s social life and the extent to which officers expected privacy when conducting what were essentially personal exchanges with civilians. That some men still risked disciplinary action by overdrawning their bank accounts pointed to the importance of an affluent appearance and public performance in the affirmation of an officer’s masculine identity. Illicit transactions that involved women or gambling further indicated alternative ways that officers expressed their masculinity quite distinct from fiscal caution.

Examining officers’ dishonoured cheques provides historians with the opportunity to explore the boundaries of acceptable forms of gentlemanliness. Perceptions of what exactly constituted ungentlemanly and scandalous conduct exposed the contradictions that underpinned divergent codes of masculinity. Whereas one model praised the prudent gentleman who exhibited fiscal restraint, another model prized the dashing gentleman who indulged in generous spending and risk-taking. As Mike Huggins has emphasized, the difference between behaviours deemed reputable and disreputable very much depended on specific

12 Officers charged in England appeared before a general court martial, which consisted of a president holding the rank of colonel or brigadier-general and a nine board members who each held a rank between captain and lieutenant-colonel.
social contexts. During the First World War, official responses to the stubborn problem of financial misbehaviour within the army reflected the specific context and circumstances in which an officer issued a worthless cheque. In England, military authorities prioritized severe sentences against officers who dishonoured cheques, whether with military personnel or civilians, whereas in France field commanders adopted more lenient strategies that aimed to retain otherwise valuable fighters. Despite the idealized image of an officer and a gentleman as the epitome of financial integrity and trustworthiness, the limits of acceptable gentlemanly conduct proved less certain and more flexible in the wartime context than espoused military values and official fiscal regulations appeared to suggest.

**Army Pay and Dishonoured Cheques**

The practice of dishonouring cheques represented a serious financial crime as well as a subversion of military discipline and proper officer etiquette. One judge advocate summarized the fundamental legal and financial agreement between an issuer and a receiver: “In law, a cheque represents an order for cash payable on demand & so, normally & unless other definite arrangements had been made, should be able to be exchanged for cash, by the Bank drawn on, immediately after drawing.”

Military authorities were less concerned with the amounts of money involved than with how each breach of trust “reflects on the honour and integrity of all Canadian Officers.” An integrated financial system of cheques and credit that involved the interests of bankers, army paymasters, and civilian creditors, meant that even relatively few examples of negligence and fraudulence risked turning private transactions into public scandals.

Cheques were integral to the army pay of officers. Canadian officers serving overseas had their monthly pay deposited to their credit in accounts opened at the London branch of the Bank of Montreal at Waterloo Place, Pall Mall. Upon being appointed to a commissioned rank, officers received a chequebook and a $250 CAD outfit allowance to purchase a uniform, kit, and equipment. Including daily pay, field allowance, and messing, at the end of a thirty-day month, a lieutenant earned approximately £23, or $108 CAD. Emphasizing the significant privilege to issue cheques, a captain stressed in his role as court martial prosecutor, “As an officer with a bank account he accepts a responsibility, he has a standard set for him whereby he must exercise caution and attention to his business affairs.”


14 LAC, RG 150, reel T-8662, file 649-G-118, Court Martial of Lieutenant Green.


16 In a civil court of law, knowingly dishonouring a cheque in exchange for cash could be prosecuted as obtaining money under false pretences. Under the Larceny Act of 1916, conviction on the misdemeanor of false pretences in Britain carried a sentence of penal servitude not exceeding five years.

17 Adjusted for inflation, $108 CAD in 1917 would amount to approximately $1,823 CAD in 2018. Bank of Canada Inflation calculator. Additionally, some officers from affluent families received money cabled from home to supplement military pay, while others with dependants could assign part of their pay to their wives or mothers.

18 LAC, RG 150, reel T-8696, 5585-1, Court Martial of Captain Ross.
When a creditor presented a cheque to the bank, a clerk checked a ledger to ensure that the issuing officer had enough credit to his account and verified the correct signature by comparison with a specimen provided upon the opening of the account. If the clerk discovered that an account did not have sufficient funds or that the signature did not match, the bank marked the cheque “R/D,” or return to drawer. Dishonoured cheques came to the attention of military authorities through various channels including regimental paymasters, the assistant provost marshal, civilian creditors themselves, or records submitted by the bank. When the bank reported a failed transaction to army officials, the investigating commanding officer contacted creditors to ask if each wished to forward the cheques in order to build a case for prosecution through general court martial. One Canadian reserve battalion colonel clarified, “They will not be asked to complain, as this would make it appear that the prosecution was trying to heap up trouble for the marginally noted Officer.”

Offifty-one general courts martial for dishonoured cheques in the CEF between 1915 and 1919, 45.1% resulted in cashiering, 17.6% in dismissal, 25.5% in severe reprimand and/or loss of seniority, and 11.8% in not guilty. The large majority

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19 LAC, RG 24, reel T-17672, file 602-2-413, GOC, Bramshott to Secretary, Canadian Headquarters, March 20, 1918.

20 LAC, RG 150, reel T-8693, file 602-2-413, Court Martial of Lieutenant Beaumont.

21 From a broader disciplinary perspective, over 500 general courts martial in England and Europe resulted in a total of 175 CEF officers sentenced to dismissal or cashiering. Over one-fifth had been convicted
of Canadians charged for bad cheques were lieutenants; only 15% were captains or higher ranks. Approximately one-third of officers charged for the offence had been commissioned from the ranks while overseas. On average, Canadian officers sentenced to cashiering or dismissal had dishonoured four cheques for an approximate total of £30. Those who received lesser penalties or acquittal had dishonoured an average of three cheques for about £15. Authorities tended to try cases with the best chances for conviction and usually targeted habitual offenders. Given the hundreds of reported false cheques and the significant attention Canadian Headquarters devoted to the issue, the total number of courts martial represented only a portion of the offenders. As 70% of guilty verdicts resulted in the expulsion of the accused officer from the army, the application of military justice needed to be handled strategically. Trying, and possibly cashiering or dismissing, every man who committed financial infractions could have depleted the pool of officers.

Unbecoming an Officer and a Gentleman

In general courts martial for worthless cheques, the prosecution laid a primary charge under Section 16 of the Army Act for behaving in a “scandalous manner, unbecoming the character of an officer and a gentleman.” Tracing the evolving meaning of the phrase “conduct unbecoming” from its earliest usage in the eighteenth-century British Army, historian Arthur Gilbert notes, “By keeping it vague and indefinite, the charge remained flexible enough to change as ideas of honour changed.” Historically, conduct unbecoming in the military encompassed various dishonourable actions including abusing subordinates, sexual indecency, and disgraceful behaviour in public, but by the early twentieth century the charge predominantly concerned financial misconduct. Based on 181 individual charges framed under Section 16 against Canadian officers during the war, 85.6% were for dishonoured cheques, 11.1% were for sexual indecency and 1.1% each were for self-inflicted wounding, striking soldiers, and swearing. The trend within the military reflected the civil situation in which white-collar crime and professional fraudulence began receiving greater attention from legislative and judicial powers through the late nineteenth century.

Conviction under Section 16 could only result in a sentence of cashiering, which stripped the officer of his commission, deprived him of monetary gratuities for issuing worthless cheques, and because conviction typically fell under the primary charge of Section 16, bad cheques caused 23 of 49 cashiering sentences. For comparison, among all CEF officers serving overseas, 2,175 were discharged as medically unfit, 2,281 were administratively discharged or resigned, and 2,901 died. See LAC, RG 38, vol. 442, Disposition of Discharge. This proportion roughly equaled the total number of officers promoted overseas versus appointed. Of 22,843 total CEF officers who served overseas, 7,404 were commissioned from the ranks; over three quarters in England and the remainder in the field. See LAC, RG 38, vol. 443, Other Ranks Who Received Commissions in the CEF.

Thirty pounds in 1917 equaled $141 CAD, which adjusted for inflation would amount to $2,380 CAD in 2018. See Bank of Canada Inflation calculator.


and medals, and barred him from ever serving the crown in either a military or civil capacity. Charge sheets typically included an alternative under Section 40, negligent conduct to the prejudice of good order and military discipline. Conviction on the primary charge required the prosecution to prove that the officer had issued a cheque “well knowing” he did not have sufficient funds in his bank account. Guilt on the lesser alternative depended on the offender having “no reasonable grounds in supposing the cheque would be honoured.” In the latter case, ignorance of a bank balance might cause a careless error but the former proved that the issuer had consciously deceived the receiver. The alternative charge gave the court greater flexibility in sentencing. Lesser penalties under Section 40 included severe reprimand, loss of rank seniority, and dismissal from His Majesty’s service.

During one court martial against a Canadian officer accused of dishonouring cheques with a hotel and a bank, defence counsel unsuccessfully objected to the legality of charges under Section 16. Counsel argued, “This offence is of a social character more than military ... for the offence is not cowardice or feigning disease or purposely injuring himself, etc.” The *Manual of Military Law*, the guidebook to Army Act rules and regulations, specified that Section 16 in fact included offences of a social nature when the misconduct also reflected on an accused’s military character through publicity and scandal. As one judge advocate pointed out in the court martial of another officer convicted for dishonouring cheques with civilians, “the charges are purely military ones,” and emphasized that the section was “framed definitely to purge from the service any officer who by his conduct brings discredit & obloquy on his service.”

Influenced by aristocratic presumptions of wealth and social club taboos, British military tradition regarded unpaid debts as an embarrassing violation of military custom and law because it undermined a gentlemanly code of honour based on implicit trust. Indebtedness itself was not incompatible with upper- and middle-class values. Indeed the ability to translate social status into credit significantly advantaged men with perceived honourable reputations. For a system of debt and credit to sustain financial arrangements, assurances to pay needed to be backed by actual funds; not just the appearance of affluence. In the prewar regular British Army, by signing a worthless cheque to settle a mess bill or in repayment of a loan from a peer, a professional officer ostensibly supported by private means had disgraced himself in the eyes of brother officers and discredited

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27 Charges for dishonoured cheques under Section 40 represented a rare legal situation where the burden of proof technically rested on the accused to establish he had issued cheques in good faith.

28 Dismissal differed from cashiering in that the ex-officer could re-enlist in the ranks.

29 LAC, RG 150, reel T-8693, file 602-14-92, Court Martial Lieutenant Nobert.


31 LAC, RG 150, reel T-8693, file 602-16-15, Court Martial of Lieutenant Proctor.


his regiment by betraying a fundamental trust. While financial impropriety had long been a disciplinary concern in the prewar army, the experience of the First World War provoked even wider controversy surrounding the unprecedented number of cheques issued by a mass army of officers on the home front. A sample of British army general courts martial from November 1915 until May 1917 identifies at least seventy-five British officers charged for dishonouring cheques, which represented over three-quarters of all charges laid under Section 16 during that period.34

One English magazine insisted such practices never happened in the old army, “but to-day when you have at a rough estimate, between one and two hundred thousand officers drawn from all classes of society, some of them possessing cheque-books for the first time in their lives ... well, accidents happen.”35 The growing membership of the British Army and the dominion forces over the course of the First World War expanded the social and economic composition of the officer corps. The temporary commission held by nonprofessional army officers gave rise to the term “temporary gentlemen,” which described the peculiar social status of civilian volunteers within a regimental culture.36 While upper-class officers possessed independent means and officers from wealthy families could receive additional funds from home, less financially secure temporary gentlemen and men promoted from the ranks relied on military pay as their main source of income. Regardless of financial experience and banking knowledge, newly commissioned officers were still expected to follow the prescribed etiquette of fiscally responsible and self-reliant gentlemen.37

Despite the model of trustworthiness and the sense of noblesse oblige endorsed by generals and judge advocates, the gentlemanly status bestowed on commissioned officers was no guarantee of financial probity. On the contrary, the character of the roguish gentleman-scoundrel embodied a competing version of manliness distinct from that of the honest and restrained gentleman.38 Upon appointment to the commissioned ranks some men interpreted calls to behave like gentlemen as an invitation to engage in generous spending and risk-taking. Turn-of-the-century middle-class advice manuals warned boys to avoid the pitfalls of caddish sexuality and financial excess but the perceived need for prudent guidance pointed to the allure of a fashionable lifestyle.39 Young officers in particular

34 The National Archives (hereafter TNA), WO 92/3, Judge Advocate General’s Office, General Courts Martial Registers, Confirmed at Home. Cashiered (34.6%); Dismissed (17.3%); loss of seniority or severe reprimand (33.3%); not guilty (14.6%).
38 The 1911 edition of the Encyclopaedia Britannica highlighted the subjective meaning of the term: “For ‘to behave like a gentleman’ may mean little or much, according to the person by whom the phrase is used; ‘to spend money like a gentleman’ may even be no great praise.” Encyclopaedia Britannica, 11th ed. (1911), s.v. “Gentleman,” by Walter Alison Philips.
navigated the contradictory obligations of thrift and self-denial with the cultural expectations of masculine self-confidence and virility.

Older leaders expected that young men would indulge in some excess and believed that a degree of boyish adventurism signified a vital capacity for aggression and nerve on the battlefield.40 In A General’s Letters to his Son on Obtaining his Commission (1917), British Army General Thomas Pilcher observed that “the young must have their fling, and this in ordinary times must be forgiven as long as a man never does anything that is ungentlemanly.”41 His commentary reflected a popular belief that vigorous boys enjoyed a fairly wild youth in order to develop into responsible, mature adults. A certain amount of risky self-indulgence in early manhood made self-restraint in later years all the more meaningful.42 The wartime situation, however, created competing pressures for youthful diversions to be directed away from entertainment and frivolity toward more productive and serious pursuits.43 Concerned about the erosion of morale and decency on the home front, Pilcher pointed to the moral dimensions of financial ruin on young officers when he warned, “I have known hundreds who have gone under on account of gambling, of women, or of drinking; and I will warrant that, in nine cases out of ten, one of these causes was at the bottom of the dishonoured cheque.”44 The public exposure caused by financial irresponsibility suggested to some generals and social commentators that offenders not only lacked discretion but that they also failed to take the war seriously.

**Canadian Officers and Disciplinary Action**

Commenting on the amateur status of the CEF in contrast to the regular British Army, medical officer Andrew Macphail remarked, “A Canadian officer is really a play-actor. He is playing a part, and ... endeavouring to present the part of an English gentleman.”45 Attempts to emulate a gentlemanly ideal by manners and appearance exposed the contradictory social and financial assumptions at the root of this masculine performance. The potential to assert financial agency through either meticulous saving or stylish spending formed competing impulses in an officer’s effort to live up to his rank. Most CEF officers came from middle-class backgrounds and worked in professional or clerical fields. Due to attrition on the front, by the later stages of the war officers increasingly rose from the ordinary ranks though the majority listed white-collar occupations on attestation forms.46

41 [Thomas Pilcher], A General’s Letters to His Son on Obtaining his Commission (London: Cassell and Company, Ltd, 1917), p. 15. As a long-serving officer with postings in Africa and India, Pilcher could draw on personal experience when discussing the various temptations of army life. During the First World War, he had commanded a division on the western front until his sacking for inefficiency during the Battle of the Somme.
42 Moss, Manliness and Militarism, p. 136.
44 [Pilcher], A General’s Letters to His Son, p. 79.
45 LAC, MG 30 D 150, vol. 4, Macphail Diary, February 12, 1915.
46 Seventy-four per cent of all CEF officers were professionals, clerks, civil servants, merchants and students.
Many middle-class Canadian men eager to take advantage of the benefits and prestige traditionally associated with a commissioned rank expected that the financial independence offered by a chequebook would confirm their elevated status. Unlike privates who needed to present a paybook to a regimental paymaster in order to receive money, one captain recalled, “Officers never had to turn their hands over to get theirs.” The ability to write cheques offered greater financial autonomy and flexibility while stationed in England, but as Captain Leslie Frost appreciated, “Living is naturally very expensive here if one is not careful. ‘Pounds’ seem like ‘dollars’ and the worst part of it is that they are not like dollars when pay day comes around.” His brother, Lieutenant Cecil Frost, similarly explained, “as an officer you simply have to pay up wherever you go. I haven’t wasted my money on anybody else like many have done over here.” While the Frost brothers emphasized meticulous money management in their letters home, men who had never held a bank account or chequebook could easily overextend themselves “living in the whirl of London life” due to carelessness and excessive spending.

As new infantry battalions arrived in England and the Canadian training division formed at Shorncliffe army camp near Folkestone in spring 1915, larger numbers of officers had come into contact with local English businesses and civilians. A Folkestone alderman did not consider the “whole of the Canadian officers dishonourable men,” but he cited the example of one local shopkeeper who had been defrauded by seven Canadians in November 1915 to call for action regarding worthless cheques. If military authorities did not put an end to the problem, English bankers, merchants, and other service providers might come to doubt the honour and honesty of every Canadian officer. Major-General J. C. MacDougall, commanding officer of the training division at Shorncliffe, warned that the practice “reflects very adversely on Canadian Officers generally,” while Colonel John W. Carson, special overseas representative of the militia minister, felt the issue “has been the source of annoyance and humiliation to us.”

Carson had a personal interest in the problem after his intervention in the case of Lieutenant Peter Lyall, the twenty-two-year-old son of a close friend from Montreal. Invalided to England after the Second Battle of Ypres in April 1915, Lyall went absent without leave on a spending spree, which prompted Carson

Of the total number of officers, 3.6% were bank clerks. See LAC, RG 38, vol. 444. CEF Occupations. By comparison, 63% of CEF officers commissioned from the ranks overseas were professionals, clerks, civil servants, merchants and students. See LAC, RG 38, 443, Occupations of Other Ranks Who Gained Commissions.


50 LAC, RG 150, reel T-8691, file 332-24-50, Court Martial of Lieutenant Rankin.

51 Folkestone, Hythe, Sandgate & Cheriton Herald, December 18, 1915, p. 6

to warn him, “not paying one’s bills is the quickest way of getting into trouble with military authorities.”

Unable to locate Lyall for months Carson traced the wayward lieutenant through his bad cheques issued to English hotels. Although Carson recognized that his efforts to conceal the transgressions “from a military standpoint, is absolutely and altogether wrong,” he hoped to protect the young lieutenant’s family from public scandal. Carson wrote to Lyall’s father, “I very much feared that the severe wounds which he received in France must have, to a certain extent, unbalanced the boy’s mind as I could not imagine that any sane person could act in such an absolutely crazy way.”

After Lyall was found and sent home in October 1915, his father thanked Carson, writing, “I really believe if I had been in your place I would have had him arrested which he deserved.”

The publicity surrounding officers’ dishonoured cheques ensured that not every instance could be concealed through the influence of well-connected military leaders.

As financial transgressions gained greater notoriety among English civilians and the press, Canadian officers who wrote bad cheques became subject to the military justice system as part of a deterrence strategy to set disciplinary examples. Regarded by the Bank of Montreal as “among the worst offenders,” Major G. L. Cockburn of the Canadian Army Medical Corps became the first Canadian officer court martialled for the offence in England when charged with dishonouring five cheques at hotels in Swindon and Folkestone between February and April 1915.

The prosecutor argued forcefully, “These charges are about the most serious in the criminal calendar. In similar cases, when dealt with by Civil Authorities, the severest penalties are always imposed upon the offenders when found guilty.”

For instance, ex-Lieutenant E. S. Bowden-Smart, a British Columbia officer who had resigned his commission shortly after the First Contingent disembarked, received a six-month prison sentence from an English civil court in April 1915 for obtaining money under false pretences and impersonating an English Lord. The prosecutor against Cockburn added, “If this crime is so serious from a civil point of view it is still more serious [when] looked at from the military point of view, because actions like this ... bring discredit upon the uniform which he wears.”

The defence counsel successfully argued that Cockburn had been unaware of his bank account balance due to confusion over the date of his promotion. The not guilty verdict in July 1915 pointed to the need for an official military policy “to stamp out such conduct.”


56 LAC, RG 9 III-B-1, vol. 3029, file C-105-34, D. W. Oliver to Captain A. E. Shaw, April 14, 1915.

57 LAC, RG 150, reel T-8691, file 7-99-23, Court Martial of Major Cockburn.

58 “Said He Was Lord Glentworth,” Birmingham Mail, March 31, 1915, p. 3.

59 In comments that needed to be struck from the trial transcript for being beyond the scope of the charges, the prosecutor further observed that the offence had become “too frequent” and brought “discredit upon the fair name of the Dominion.” See LAC, RG 150, reel T-8691, file 7-99-23, Court Martial of Major Cockburn. One year after the trial Cockburn resigned his commission at his own request in August 1916.

60 Court Martial of Major Cockburn.
By early 1916, the Bank of Montreal estimated it had refused between four and five hundred bad cheques per month. While the total number represented a small proportion of the tens of thousands of cheques issued by the thousands of officers stationed in England during the same period, Canadian Headquarters recognized the potential damage each individual transgression inflicted on officers’ collective reputation and general credit. Routine Order 390 and Divisional Order 1170 circulated on March 8, 1916, stipulated that under no circumstances was a Canadian officer to issue a cheque unless he confirmed that his account held sufficient funds. Each officer needed to sign a certificate acknowledging compliance with the order. “You cannot be too severe with cases of this kind,” Carson advised General MacDougall in expressing support for “any drastic measures that you feel necessary to take.”

On March 28, 1916, Lieutenant Joseph Fish of the Eaton Machine Gun Battery became the first Canadian officer convicted by general court martial under the new regulations. The thirty-four-year-old Toronto auto salesman was cashiered for dishonouring cheques with an army pay clerk, several hotels, and a pair of women “of a very doubtful character.” After the verdict assistant judge advocate general Lieutenant-Colonel Maurice Alexander expected, “this man should act as an example for the rest of the officers,” and advised the distribution of a confidential circular warning “any future offences will be dealt with in a similar manner.”

Two subsequent cases showed how the cheque problem went beyond the limited number charges cited by the prosecution. In April 1916, Lieutenant H. A. Proctor of the Eaton Machine Gun Battery issued nine worthless cheques to two hotel proprietors, an optician, a bookkeeper, a cashier, and a tobacconist. Although only charged for offences committed after the March order, during the

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four months Proctor’s account was open with the Bank of Montreal, he had issued a total of seventy-five cheques; thirty-six for £162 3s. 5d., which were honoured in comparison to thirty-nine for £151 4s. 4d., which were dishonoured. Prosecutor Lieutenant N. L. Tooker of the 30th Reserve Battalion pointed out that a man might overlook his bank balance once or twice but the large number of worthless cheques indicated that the frauds had been deliberate. “If then it is proved that the accused committed a criminal action,” Tooker argued, “it follows, ipso facto, that his conduct was scandalous and unbecoming the character of an Officer and a Gentleman.”

Proctor, a thirty-three-year-old real estate agent from Richmond Hill, Ontario, was sentenced to be cashiered on June 2, 1916.

Three days later the same court tried Lieutenant K. R. Green of the Canadian Field Artillery for dishonouring a pair of £3 cheques. His defence counsel argued that the cheques given to non-commissioned officer friends had signified “personal transactions.” As in the previous case, Tooker introduced a history of the accused’s banking record, which again had to be struck from the record because it dealt with instances not in the charge sheet. During the four months since Green’s account had been opened after being commissioned from the ranks, he had issued forty-nine cheques for £166 19s. 1d., of which twelve amounting to £35 3s. 4d. were dishonoured. Green attributed the oversights to the late arrival of money cabled from his father, which he frequently expected. In recognition of Green’s good record at Second Ypres, where he had been wounded, and noting it was his first offence, Lieutenant-Colonel Alexander reported, “the Court gave him the benefit of the doubt.”

Increasing courts martial pointed to the greater willingness of military authorities to resort to the legal process to enforce discipline but the number of prosecutions also showed that the problem persisted. By November 1917, the office of the adjutant-general reported that the trouble with bad cheques “shows no sign of diminishing.” Nearly 90% of CEF prosecutions for bad cheques occurred between 1917 and the demobilization period in 1919. Of a total 228 general courts martial held against Canadian officers in England throughout the war, 21.5% concerned dishonoured cheques; but the issue extended even beyond these specific prosecutions. Situations like that with Lieutenant Lyall, whose transgressions had been largely concealed, point to the limits of using the court martial record in assessing nonjudicial responses to bad cheques. Beyond prosecutions that served to set examples as deterrents, military authorities pursued...
other tactics from routine orders to lectures to restricted pay. Through their selective administrative and legal responses, Canadian overseas officials indicated that the more efficient approach was to enforce some form of regulation over the issue of worthless cheques rather than hope to completely eradicate the practice.

**Banking Knowledge and Defence Arguments**

Though representative of only a small fraction of all Canadian cheques issued by military members, analysis of 187 dishonoured cheques recorded in courts martial proceedings identifies officers’ most frequent types of transactions: 25.7% with military personnel, primarily regimental paymasters and mess sergeants; 23.9% with various civilians, service providers, and other merchants; 21.2% with hotels; 13.4% with tailors and outfitters; 10% with English banks; and 5.8% with the Royal Automobile Club, which granted honourary membership to all Canadian officers. Officers issued cheques for two primary reasons: in payment for goods and services and in exchange for cash. Over a third of the dishonoured cheques documented in the courts martial record had been converted for pounds sterling at banks, hotels, or shops. An officer who acquired disposable cash in this manner usually hoped military pay or funds from home would fill his account before the receiver attempted to cash the cheque.

The Bank of Montreal recorded instances when clerks refused a cheque against an officer’s account in a monthly list forwarded to Canadian Headquarters. Nine months into the stricter enforcement policy following the March 1916 divisional order, the general commanding the training division at Shorncliffe found that the dishonouring of cheques “continues to be quite too large,” and requested that the bank send immediate notice of individual officers’ overdrawn accounts to expedite prosecutions. Due to the protracted and complicated nature of financial investigations, Canadian military authorities were particularly interested in details regarding the balance of an account at the time a cheque had been both issued and dishonoured in order to establish the officer’s liability. Producing evidence of intent to dishonour a cheque—essential for a conviction under Section 16—proved difficult because it required access to the accused’s bank book. The Bank of Montreal manager, G. C. Cassells, expressed “complete sympathy” with the strategy but pointed out bankers “are debarred from divulging any information regarding customer’s accounts to a third party.” He suggested for the headquarters staff to issue an order clarifying that officers’ accounts would “be considered a military matter” in order to protect the bank from criticism. Bankers attempted


71 LAC, RG 9 III-B-1, vol. 395, file C-66-1, Cassells to CO, Canadian Training Division, Shorncliffe, December 1, 1916. The Bankers’ Books Evidence Act (1879) stipulated, “A banker or officer of a bank shall not, in any legal proceeding to which the bank is not a party, be compellable to produce any banker’s book the contents of which can be proved under this Act, or to appear as a witness to prove the matters, transactions, and accounts therein recorded, unless by order of a judge made for special cause.”
to balance a commitment to aid the war effort with an assurance of client confidentiality.

Many defendants facing a general court martial faulted the bank for failing to warn them when in danger of overdrawning their accounts. One defence counsel articulated a common excuse when he declared, “some official of the Bank of Montreal should be in this chair to-day instead of the accused.”

Given the enormous amount of financial paperwork and recordkeeping involved in matters of pay, occasional errors made by clerks at either the bank or the army pay office could cause an officer to unknowingly issue a cheque against an empty or nonexistent account. Faulting the bank for cheque problems fit into a wider defence strategy that aimed to excuse money mismanagement due to an accused’s alleged financial illiteracy. Officers adjusting to the newfound privileges and responsibilities as “temporary gentlemen” did not always have the financial knowledge or business experience to correctly manage their income. Although warned to wait for bank accounts to be adjusted to ensure sufficient funds had been deposited, newly commissioned officers were particularly vulnerable to writing cheques in excess of their outfit allowance and in anticipation of their increased pay.

According to routine orders, inattentiveness or ignorance of a bank balance constituted no excuse for an overdrawn account. Court martial board members appreciated the complexity of financial matters but they also balanced any leniency with a disciplinary need for a deterrent effect. Young and recently commissioned officers could receive a sympathetic hearing. Appealing for mercy during Lieutenant F. R. Brown’s first court martial in January 1917, his defence counsel acknowledged the accused “might have displayed a more keener business interest ... but he is very young and has no knowledge of Bank transactions.”

Brown’s initial offences had resulted in severe reprimand and loss of seniority but a second court martial several months later proved that the twenty-two-year-old officer had not learned his lesson or profited from the first court’s mercy. The second court sentenced Brown to be cashiered on August 24, 1917.

Some defendants attributed financial negligence to the strange and unpredictable effects of the war itself on the human mind. Though the psychological damage of shell shock and concussion remained poorly understood in contemporary medical theories, some doctors acknowledged that genuine sufferers disturbed by traumatic stress or memory lapses were not always responsible for erratic behaviours while on leave or in hospital. In case reports, doctors recorded the reckless money management of some patients under treatment for shock or neurasthenia. Worries over money difficulties and the threat of legal consequences

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72 LAC, RG 150, reel T-8691, file 332-24-50, Court Martial of Lieutenant Rankin.
75 LAC, RG 150, reel T-8692, file 338-20-71, Court Martial of Lieutenant Brown.
76 Brown re-enlisted in the British Army but was later sentenced to six months hard labour for desertion and wearing an unauthorized uniform. Shortly after his release from prison he deployed to the front and died of wounds on September 17, 1918. TNA, WO 363, Service File of F.R. Brown.
in turn aggravated mental overstrain. Court martial members remained skeptical of appeals to an accused’s mental confusion and overwrought nerves. Dominant cultural interpretations of character and willpower implied that war trauma in most cases only exposed latent personality traits and pre-existing tendencies. As one officer argued while prosecuting a case of dishonoured cheques, “Shell shock may have queer results, but I do not think that it makes an honest man dishonest.”

The image of a newly commissioned officer ruined by financial naivety or a shell shocked veteran rendered destitute by reckless spending had some basis in reality. Most charged for the offence though appeared worldly enough to appreciate the consequences of issuing cheques without sufficient funds. The average age of Canadian officers court martialed for bad cheques was twenty-eight, half had served in the militia or the British Army, and nearly a quarter had worked either in a bank or in finance in civil life. Captain Percy Bidwell, a Winnipeg bank manager and paymaster for the 44th Battalion, could not feign ignorance of proper money management when cashiered for passing bad cheques to fellow officers. By often targeting more experienced men, particularly those with apparent banking knowledge, the military justice system tended to remove officers unable to claim a youthful indiscretion as an excuse. That most defendants—both older and younger officers—faced multiple charges further indicated from the prosecution’s perspective either habitual carelessness or intentional deceit. Of all Canadian officers court martialed for dishonoured cheques, 45% were also charged for absence without leave or desertion. As the practice of dishonouring cheques frequently accompanied illegal absences, the stoppage in pay meant any cheques issued during that period were even more likely to be returned for insufficient funds.

Military leaders regarded dishonouring cheques purely as an officer’s offence because the authority to hold a chequebook derived from a commission and the bank accounts had been opened at the direction of the army. One divisional general stated, “It is an exceptional case to charge a Private soldier ... and it cannot be treated from the same standpoint as an Officer.” Lacking the credibility of higher rank, privates who attempted to cash army cheques were supposed to show their paybook to regimental paymasters. Soldiers caught dishonouring cheques with civilians in England were sometimes subject to prosecution and imprisonment.


79 LAC, RG 24, reel T-17685, file 602-8-48, Militia File of Lieutenant Hamel.
80 LAC, RG 150, reel T-8692, file 332-120-84, Court Martial of Captain Bidwell.
81 LAC, RG 9 III-B-1, vol. 931, file D-18-3-9, GOC, 3rd Canadian Division to Canadian Corps, January 24, 1918.
by civil courts; in only a few unusual instances did the offence come before a
district court martial. In August 1917, Private Frank Hann, batman to Lieutenant
J. A. McKinnon, cashed four cheques by forging his officer’s signature. Bank
of Montreal clerks easily noticed the crude handwriting and the sixteen-year-old
private was sentenced by a district court martial to one-year detention. McKinnon
set a poor example for his batman as the lieutenant had been severely reprimanded
one month earlier for dishonouring five cheques.

Reflecting implicit assumptions about a man’s capacity for honour and
the importance of rank in the scale of punishments, ordinary soldiers endured
confinement while officers faced either reprimand or removal for similar types of
offences. Framing the crime under Section 16 actually served to shield officers
from more punitive sentences. A conviction under Section 16 could result in no
higher or lesser penalty than cashiering whereas a civil court conviction for false
pretences or forgery could result in a prison term. Though officers may have
resented being court martialled for what they regarded as a social offence, framing
dishonoured cheques as a breach of military discipline rather than criminal fraud
ensured punishment remained under military jurisdiction.

Military Status and Civilians Creditors
Financial interactions highlighted the complicated relationship between officers
and civilians on the home front. Frustrated by a client’s refusal to settle an
account, an Inverness sporting outfitter complained, “It is rather a serious matter
that men of this kind should incur debt, and not pay, as it spoils on other officers
when doing business.” Despite being occasional victims of fraud or negligence,
English bankers’, business people’s, and individuals’ continued willingness to
receive Canadian cheques suggested an acceptance of the potential risk. At the
same time, refusing a cheque from a man in uniform represented a direct challenge
to his honour; an awkward proposition for a shopkeeper or bank teller not serving
in the military. Businesspeople therefore weighed an accusation against a client
in uniform with great caution. The manager of Lewis Moses Ltd., an outfitter
of military uniforms, suggested a client could reimburse in installments, “as we

82 “Canadian Soldier and his Cheque,” *Yorkshire Post and Leeds Intelligencer*, July 19, 1917, p. 4; “Cheques
Case,” *Folkestone, Hythe, Sandgate & Cheriton Herald*, June 8, 1918, p. 5; and “Worthless Cheque
83 LAC, RG 150, reel T-8666, file 649-H-19208, Court Martial of Private Hann.
84 Gilbert, “Law and Honour,” p. 76.
85 Court martial conviction under Section 41, a civil offence, for deliberate cheque fraud or forgery could
by contrast result in a prison sentence. Civil magistrates likewise could sentence officers and ex-officers
to prison terms. Examples include, “Worthless Cheques,” *Daily Record*, February 18, 1916, p. 3; “Ex-
Officer’s Cheques,” *Aberdeen Evening Express*, January 28, 1918, p. 2; “Wearing the V.C. Decoration,
Charge Against a Canadian Officer,” *Birmingham Mail*, February 7, 1916, p. 3; and LAC, RG 9 III-A-1,
86 LAC, RG 24, reel T-17701, file 649-P-459, John MacPherson to Paymaster General, July 11, 1918.
87 For more on home front interactions between civilians and men in uniform, see Adrian Gregory, *The Last
Great War: British Society and the First World War* (Cambridge: Cambridge University Press, 2008); and
Laura Ugolini, *Civvies: Middle-class Men on the English Home Front, 1914-18* (Manchester: Manchester
did not wish to cause any Officer to get into trouble." Some officers in turn appealed to their military status in order to pressure creditors. Lieutenant J. A. McKinnon unsuccessfully attempted to dissuade one complainant from reporting his dishonoured cheques, writing, “Besides you must realize what taking such a step would mean for me—very probably a courtmartial [sic]—I don’t suppose that I should be cashiered or anything like that but it would be damned unpleasant.”

In a wartime atmosphere that placed a high value on khaki, men who impersonated officers or embellished their records found opportunities to exploit the social and financial access bestowed by simply wearing a uniform. Newspaper stories of “bogus lieutenants” frequently included reports of their worthless cheques and swindling. As the antithesis of honesty and fidelity, the character of the gentleman-swindler represented a subversive and pernicious form of masculinity that misappropriated the appearance of respectability in pursuit of personal gain. The expected respect granted to men in uniform made civilians vulnerable to such deceptions and reluctant to dispute an officer’s integrity. To do so risked the possibility of making an embarrassing and insulting accusation against an authentic hero.

English businesspeople and bankers granted officer-clients a degree of latitude but could exert pressure when reminders went unanswered. Demanding payment for a pair of dishonoured cheques, a tailor warned one officer, “we will give you 48 hours to make these right” before threatening to report the matter to authorities. Continued violations caused impatient civilians to lose any deference to rank. On July 8, 1918, the manager of Lloyd’s Bank in Hastings began a letter to Captain J. P. McIntosh, who had dishonoured several cheques in the preceding months, “I should be glad if you could arrange for credit balances to be the rule in your account.” A month later the sub-manager warned more firmly but respectfully, “I beg to say that I must ask you not to draw cheques upon us without providing the funds to meet them. It is very detrimental to the good name of the Bank as well as that of yourself for cheques to be returned unpaid.” By August 22, the bank manager demanded McIntosh no longer use “our” chequebook and admonished the captain, “I do not look for such things to be done by officers who have the honour to wear His Majesty’s uniform.” A court cashiered McIntosh, a thirty-eight-year-old quartermaster in the Canadian Army Medical Corps, on November 8, 1918.

88 LAC, RG 24, reel T-17672, file 602-2-413, Lewis Moses, Ltd. to Captain Suthie, June 16, 1919.
89 LAC, RG 150, reel T-8694, file 602-12-389, Court Martial of Lieutenant McKinnon. After being reprimanded, McKinnon served in France and won the Military Cross.
92 LAC, RG 150, reel T-8691, file 332-27-65, Court Martial of Lieutenant McCormack.
93 LAC, RG 150, reel T-8694, file 602-13-43, Court Martial of Captain McIntosh. For many banks and businesses, liability to reimburse an irrecoverable debt fell to the cashier who had been unfortunate enough to cash the bad cheque.
One of McIntosh’s creditors, hotel manager Frank Fowler, wrote to Canadian authorities asking for payment of £30, explaining, “I am very loath to take civil action against this man especially as he is an officer ... if it is possible to settle the matter in any other way I should be glad to avoid the publicity which I know must be detrimental to an officer.” Although certain officers had exploited the status of their uniforms to gain the trust of civilians, Canadian Headquarters refused to assume the responsibility to compensate creditors for financial losses by using public money. The government could not compel officers or soldiers to settle private debts and advised creditors that “the public run the same risks in giving credit to men in uniform as to civilians.” Confronted by defrauded English people seeking restitution for unpaid cheques, the secretary of the Pay Office in London stated, “this office is nothing but a collection agency.”

In October 1917, Lewis Moses, Ltd. wrote to the Canadian militia office in Ottawa to complain that twelve officer-clients had left England without settling their unpaid accounts. None had been court martialed for their worthless cheques; five had been returned as medically unfit, four as surplus to requirements, two resigned their commissions, and one was dismissed by court martial for disobedience. Major G. Barclay, deputy assistant adjutant-general, offered the standard reply that the government had “nothing to do with private debts of officers.” He nevertheless recognized that refusal to intervene aggravated already embarrassing situations, particularly because technically honourably retired officers received a post-discharge bonus of three-month’s extra pay upon arrival back in Canada. Barclay found “the injustice of this system” intolerable, arguing, “There are dozens of cases where men Overseas have disgraced the credit of Canadians by their dishonoured cheques, and who on return to this country as surplus officers or otherwise, are being paid a large bonus for their good service whereas all they have done is destroy Canadian credit in the Old Country.” Unauthorized deductions to an officer’s outstanding pay in order to settle indebtedness left behind in England remained “quite illegal.”

The Canadian government did not assume the debts of its military members, though overseas officials attempted to encourage ex-officers to settle outstanding claims with civilian creditors. Deputy judge advocate general Lieutenant-Colonel R. M. Dennistoun expressed his opinion that, “every effort should be made to protect the claims of these creditors which adversely affect the good name of Canadian Officers.” As only cheques that represented public claims or regimental debts could be charged against an officer’s outstanding pay and allowances, the

95 LAC, RG 24, reel T-17528, file 5585-1, Militia File of Captain Ross.
100 LAC, RG 24, reel T-17670, file 602-2-125, Major Barclay to Assistant Paymaster General, December 19, 1917.
offender needed to authorize deductions in cases of private debts.\textsuperscript{102} By signing an authorization form an officer enabled the Chief Paymaster to make out a new cheque for the local Canadian command to divert funds to civilian creditors. If an ex-officer refused to have any of his outstanding pay garnished in this manner, Dennistoun supposed, “the only thing to do is to pay the money into the bank account leaving the creditors to scramble for it as they see fit.”\textsuperscript{103} As former officers who had been either dismissed by court martial or struck off strength from the CEF became private citizens they could be held liable to civil suits.\textsuperscript{104}

The official policy to facilitate repayment to creditors was ironically not immune to fraud itself. In June 1916, Lieutenant T. G. MacFie of the 30th Reserve Battalion, entrusted to collect dishonoured cheques at Shorncliffe, endorsed several cheques designated for other officers’ creditors, thereby misapplying a total of £52. MacFie, who had helped to draft Divisional Order 1170, which warned against dishonouring cheques, subsequently issued at least six bad cheques for £45 before his arrest in August.\textsuperscript{105} Though he admitted to little knowledge of either banking or the law, MacFie chose to defend himself at the general court martial on September 8, 1916.

Resentful that he had been denied a fighting position at the front, MacFie presented himself as a disenchanted opponent of intrusive military policies. He suggested his actions in misapplying the funds had been more of a foolish form of protest and frustration rather than deliberate fraud. He argued that diverting ex-officers’ outstanding pay to liquidate private debts violated their rights as he felt it occurred without consent. He challenged the legality of Divisional Order 1170 and claimed to have previously refused to recommend prosecutions under that order. MacFie articulated a common complaint against the broad application of Section 16 in prosecuting what he deemed a social offence:

I do not know the Dictionary meaning for “Scandalous.” Presumably it is such conduct that would bring the name of Officers into disrepute. This matter was never taken up publicly and it never came to the notice of anybody outside the individual who cashed the cheque and he was most unwilling to make any complaint. He did not make any complaint. The information was got from the Bank and I still disagree with the Proprietor of the Bank giving that information, so I do not see how there could possibly be any scandal. Scandal must be the result of something fairly public, and I cannot see, under the circumstances how a private matter like that between myself and a Civilian, which has been ferreted out by the Prosecution, could be called “Scandalous Conduct.”\textsuperscript{106}

\textsuperscript{103} LAC, RG 9 III-A-1, vol. 256, file 10-C-85, Lieutenant-Colonel Dennistoun to Deputy Minister, OMF, April 27, 1917.
\textsuperscript{104} During demobilization in 1919, Routine Order 1736 enabled the Judge Advocate General to withhold an officer’s war service gratuity until dishonoured cheques had been liquidated. Former officers who failed to repay debts lost eligibility for the gratuity and would be struck from the active militia list. Many officers nevertheless returned to Canada without resolving unsettled debts. Correspondence and reminders sometimes continued years after the war with creditors never fully recovering their losses.
\textsuperscript{106} LAC, RG 150, reel T-8694, file 602-13-13, Court Martial of Lieutenant MacFie.
The court acquitted Macfie on all counts of Section 16 but it is unclear to what extent his arguments factored into the court’s decision. Finding him guilty on the alternative charges and embezzlement, the court sentenced Macfie to dismissal with a recommendation for mercy owing to his earlier fine record of staff work.107

Macfie’s case exposed a central grievance over the ability of banks and the army to intrude on the privacy of officers’ affairs and to intervene in personal financial transactions. Officers like MacFie doubted whether private financial disputes produced any broader scandal and countered that the prosecutions themselves had publicized dealings which could otherwise have been resolved independently between issuer and receiver. As the lieutenant who had collected other officers’ dishonoured cheques at Shorncliffe, MacFie knew the extent and implications of the problem. Certain civilians only reluctantly filed a complaint, but that choice often rested on a hesitancy to testify against an officer or become entangled in a legal case—particularly with no guarantee of repayment. If an increasing number of cheque frauds went unpunished, English creditors would likely have become less deferential to and trusting of a commissioned rank. Once the bank refused a cheque the possibility for greater publicity increased, even if the transaction had initially involved only one civilian and one officer. In some cases, worthless cheques unknowingly passed through several hands in payment for various goods and services before being presented at the bank. A tangled web of agreements and transactions between multiple individuals, the gossip of creditors, and the risk to the reputation of the bank ensured that dishonoured cheques became public scandals.

Public Scandals and Private Affairs
It is significant that Canadian military leaders largely did not regard other illicit, and therefore potentially scandalous, indiscretions as worthy of charges for conduct unbecoming an officer and a gentleman. Gambling, venereal disease, paying prostitutes, or bigamy with English women risked creating public scandals as well, yet from a legal point of view Canadian Headquarters expressed far greater concern with protecting the financial reputation of its officer corps as opposed to punishing other types of immorality. As the court martial of one young officer illustrated, cheque fraud sometimes intersected with vice, yet military justice tended to only intervene in an officer’s private affairs when it involved financial misconduct. Following his arrest, Lieutenant R. J. Beck of the 8th Reserve Battalion attributed all his money troubles to “two things: drink and women.” On the morning of October 30, 1917, after spending the night with one woman, Beck gave her a £3 cheque knowing it was no good. After spending the next night with another woman, he signed a false name and presented her with a £5 cheque. Finding him guilty on ten charges including dishonouring cheques, forgery, and fraudulently converting a ring belonging to the first woman by giving

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107 Rejected for re-enlistment with the CEF, MacFie joined the 4th South African Scottish in January 1918, earned a commission, and won the Military Cross and Distinguished Service Order. He continued his swindling ways into the postwar period with reports of cons and frauds committed across Europe. LAC, RG 24, reel T-17692, file 602-13-13, Militia File of Lieutenant MacFie.
it to a third woman, the court sentenced the twenty-year-old to be cashiered plus one year hard labour.\(^{108}\)

Despite Beck’s confession that he had paid—or pretended to pay—the two women, the prosecution never raised a question of prostitution. Compensation for companionship and sex was as much a matter of negotiation based on implicit social arrangements as any other financial exchange. The relationships formed between men in uniform and civilian woman could be at once emotional and transactional.\(^{109}\) Beck appeared to know the first woman on a more intimate basis as he summarized their evening in Folkestone: “we had tea together and after dinner we attended a theatre. After the theatre was out I went home with her and stayed with her.”\(^{110}\) He had met the second woman in London and identified the temporary nature of the relationship with a stranger when he invented a false name to sign the worthless £5 cheque.

Through intimate and/or illicit relationships with women, some officers discovered that a dishonoured cheque could test the limits of acceptable gentlemanly propriety. After a British second lieutenant and a woman “passed the night together,” the officer presented her with a £2 10s. cheque, which was subsequently dishonoured. The court martial proceedings revealed that the accused had later enclosed a good cheque to his female companion along with a letter explaining, “I had a double motive in giving you that useless piece of paper ... First of all, I give you a selfish reason; that is, you wanted rather more than I could afford. Secondly, my reason was to teach you a lesson, because I really think some of you girls are extraordinarily stupid in taking cheques from fellows you had never known or seen before. It is an absolute temptation to a fellow to give you a ‘dud’ cheque.” He concluded the note, “Now really don’t you think you had better be more careful in future, my dear girl? At least, ask a fellow for his card or letter proving his name. I was surprised how very slack you were about it.”\(^{111}\) His “lesson” suggested that male officers could naturally be expected to deceive yet ironically faulted supposedly naïve women for being too trusting and careless in dealings with military members.

The British and dominion armies claimed to prohibit sexual immorality, but courts martial rarely enforced discipline related to nonfinancial, domestic affairs.\(^{112}\) After a July 1917 police raid of a Hythe brothel patronized by Canadians and operated by two British officers, the commanding general at Shorncliffe

\(^{108}\) LAC, RG 150, reel T-8693, file 602-2-294, Court Martial of Lieutenant Beck. As some charges fell under Section 41, a civil offence, the court could include a prison term. Beck received early release from Canterbury Prison to re-enlist on July 18, 1918.


\(^{110}\) LAC, RG 150, reel T-8693, file 602-2-294, Court Martial of Lieutenant Beck.

\(^{111}\) “Officer and Girl,” Illustrated Police News, December 21, 1916, p. 3. Though found guilty, the officer was only severely reprimanded.

distributed a confidential circular warning of “the great and almost certain risk of publicity, prosecution and contraction of disease which Officers run when they frequent brothels or have intercourse with prostitutes.”113 When Canadian authorities attempted to prosecute one married officer for violating the circular by bringing “into the vicinity of Shorncliffe, a woman for immoral purposes,” the defence counsel forcefully and successfully objected to any charge that punished a man for “domestic offences.” The defending officer asserted it was not a military offence or even a civil misdemeanor “for a married man to sleep or cohabit with a woman who is not his wife and not a prostitute.”114 The not guilty verdict suggested that charges for heterosexual immorality existed beyond the purview of good order and military discipline.115 Although officials attempted to discourage officers from engaging in this type of vice, the small number of charges related to sexual immorality and the smaller fraction of convictions indicated that legally enforcing conduct of a social or domestic nature was not as high a priority.116

Officers faced courts martial for bad cheques, not venereal disease or bigamy and only rarely for offences related to sexual misconduct.117 By prioritizing their legal and disciplinary resources, Canadian overseas officials did not consider promiscuous behaviours or relations with prostitutes as the types of public scandal to warrant charges under Section 16. On the contrary, by focusing on the dishonouring of a cheque rather than on the possible salacious purposes behind the exchanges, courts martial could treat a woman who negotiated a price for sex as simply another defrauded service provider. As long as both parties honoured their financial arrangement, any officer’s tryst remained a private affair that military authorities showed little interest in scrutinizing too closely.118

As instances of officers paying female companions suggested, unauthorized financial exchanges that nevertheless followed an honour code fit within the bounds of acceptable gentlemanly behaviour. The circumstances in which an officer issued a cheque influenced how certain behaviours could be perceived as honourable or dishonourable from a moral perspective. As not all debts were

115 Same-sex relationships between officers and soldiers meanwhile were considered “gross indecency.” While several Canadian officers were charged under Section 16 for homosexual acts, only two were convicted and cashiered. Examining attitudes within the military toward heterosexuality and homosexuality, and the potential risk of imposing anachronistic labels of distinct sexual identities on the First World War era, is however beyond the scope of this article. For deeper analysis on this topic, see Ana Carden-Coyne and Laura Doan, “Gender and Sexuality,” in Susan R. Grayzel and Tammy M. Proctor, eds., Gender and the Great War (Oxford: Oxford University Press, 2017), 91-114.
116 For further detail on how informal army policies could serve to sanction officers’ visits to prostitutes, see Makespeace, “Male Heterosexuality and Prostitution,” pp. 71-72.
117 Theoretically, ordinary soldiers who purposefully contracted a venereal disease could be charged with a form of malingering, however, in practice, soldiers were usually only punished for refusing treatment or concealing the disease. Levine, Prostitution, Race and Politics, pp. 161-164; and Morton, When Your Number’s Up, pp. 200-202.
118 The Assistant Provost Marshal (APM) occasionally reported on officers associating with suspected prostitutes but the investigations did not result in arrest or formal charges. See LAC, RG 9 III-B-1-34, vol. 3030, file R-8-34, Reports Private, APM London; and LAC, RG 9 III-B-1-34, vol. 3029, file R-1-34, Reports Generally, APM London.
considered equal, examples of how officers prioritized their liabilities pointed to the flexible meaning of financial honour. For instance, a number of officers attached to the Canadian Machine Gun Depot at Seaford settled poker losses with each other by way of post-dated cheques. They had established a “distinct understanding” that the cheques would not be cashed without the consent of the drawer. As the games had become “no-limit,” one player admitted the losses “might well embarrass an officer.” In one instance a man cashed a cheque covering the poker loses of Captain A. C. Bowles without his knowledge, which caused him to later dishonour two cheques with an English tailor in September 1917. Despite “no-limit” gambling technically being in violation of regulations, the court martial found Bowles not guilty because the captain had reasonable grounds for believing his bank account had still contained sufficient funds.119

While the prosecutor argued that Bowles had evidently placed poker debts ahead of other financial obligations, from the perspective of fellow officers, including the depot commanding officer, Bowles had behaved correctly.120 One fellow poker player stated, “In all my dealings with the accused I have found him perfectly honourable & trustworthy.” Another officer called Bowles “the soul of honour.” A captain who had fought with Bowles in France enthused that he was “universally respected by both officers and men. He always sought the most dangerous spot in the line and was the first officer in the 5th MG Coy. [Machine Gun Company] to win a decoration. I consider the accused to be absolutely honourable.”121 A gambler on and off the battlefield, Bowles was not the type of officer that the service could afford to lose. The testimony of the witnesses suggested a broader interpretation of honourableness beyond the more narrow definition articulated by the prosecutor. Under this more expansive formulation, an officer’s honourable reputation went beyond simply settling debts with civilians to instead reflect how he behaved among fellow officers and most importantly how he behaved in combat.

**Gentlemen at War**

If prosecuting instances of dishonoured cheques highlighted an ambiguous divide between military discipline and private social conduct, wartime conditions likewise exposed a potential tension between the proper conduct of an honest man, who privileged financial integrity and caution, and the conduct of a good officer in the field, who valued bravery and boldness. Whereas officers who defrauded English civilians risked legal consequences and disgraceful dismissal, officers on active service who issued bad cheques with field cashiers or to French civilians faced far more lenient treatment. Commanding officers serving on the western front regarded financial fraud as more of an annoyance than a serious court martial offence. The different responses to the problem illustrated how

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119 LAC, RG 150, reel T-8692, file 332-36-52, Court Martial of Lieutenant Bowles.
120 Commenting on the social responsibilities of a commission, Desmond Morton wryly remarks an officer “expected his tailor and outfitter to be patient about being paid for services rendered. Gambling debts, of course, were a matter of honour and promptly paid.” Morton, *When Your Number’s Up*, p. 105.
121 LAC, RG 150, reel T-8692, file 332-36-52, Court Martial of Lieutenant Bowles.
interpretations of gentlemanly behaviour and honourableness depended on the divergent disciplinary and military needs prioritized by commanding generals in either England or France.

When deciding on the severity of punishment, court martial members could consider the character of the accused, but the personal qualities cited by defence witnesses were supposed to be directly related to the charge at hand in order to affect the finding. The *Manual of Military Law* pointed out, “it would be manifestly absurd and irrelevant” for a charge against an officer’s honesty “to allow character for bravery to weigh in the scale of proof.”

Commanders serving on the frontlines in France avoided the problem of convicting a courageous but financially dishonest combat officer by usually not pursuing court martial proceedings in the field at all. The small number of charges for dishonouring cheques in France, none of which fell under Section 16, did not mean the problem of financial misconduct was any less than in England. Canadian Corps Headquarters in France adopted a more tolerant, regulatory strategy designed to retain officers and avoid legal complications.

Shortly after the CEF first deployed to France in the spring of 1915, the Chief Paymaster, the Bank of Montreal, and the Rouen agency of Messrs. Cox & Co. formed an arrangement to cash Canadian officers’ cheques in the field. Cox & Co. required a guarantee that the cheques received in France would be honoured when presented to the Bank of Montreal in London, but the bank refused to grant overdrafts on officers’ accounts. To satisfy both institutions, the Chief Paymaster opened an “Officers’ Unpaid Cheque account” with the Bank of Montreal set at £500. When an officer had no funds to pay cheques cashed in the field, the bank drew money from this account to reimburse Cox & Co., who negotiated all cheques cashed through regimental paymasters. The Canadian Pay Office then deducted the amount from the officer’s pay to ensure a balance of £500 in the reserve account at the end of each month.

Numerous officers abused the privilege by overdrawing their accounts with both the bank and the Pay Office, meaning there were often no funds to pay off cheques dishonoured with Cox & Co. In what came to be known as the “black list,” the Chief Paymaster forwarded names of habitual offenders to Cox & Co. and regimental paymasters, advising them not to cash the cheques of those officers until further notice. Attempting to restrain careless spending habits, Canadian Corps Headquarters instituted a policy in 1917 allowing officers serving in France to cash a limited number of chits, each worth 125 francs per month, with field paymasters. Despite these measures, many officers continued to cash cheques and chits in excess of the funds in their accounts.

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123 Of the Canadian general courts martial for dishonoured cheques, 94% occurred in England and 6% in France, and only two officers were dismissed for the offence in France.
124 Officers tried in the field appeared before a smaller general court martial board consisting of five senior officers.
125 LAC, RG 24, T-17578, file 7857-1, Militia File of Lieutenant McKay; and LAC, RG 9 III-B-1, vol. 931, file D-18-3-1, Adjutant-General to 2nd Echelon, France, September 26, 1917.
126 125 francs equalled a little under £5 in 1917. LAC, RG 9 III-B-1, vol. 931, file D-18-3-1, Chief Paymaster,
Although higher authorities called for more general courts martial in the field to deter violations, commanding officers in France did not recommend stronger disciplinary action and tended either to accept offenders’ explanations that cheques had been issued in good faith or limit the punishment to censuring.\(^\text{127}\) Justifying a light penalty against Lieutenant J. C. Andrews for issuing a bad cheque for 1,000 francs while on leave in Paris, Major-General H. E. Burstall of the 2nd Canadian Division stated, he “has always been a most excellent soldier and twice decorated for gallantry.”\(^\text{128}\) Not only was a court martial an inconvenience and a drain on manpower, a guilty verdict would either result in dismissal, which might remove an otherwise valuable officer, or severe reprimand, which could be accomplished by a stern lecture from his commander.\(^\text{129}\)

Given the difficulty of even proving an officer knew the state of his bank account while on active service in the field made conviction far from certain. Instead of being subject to legal consequences, financially irresponsible officers on active service in France might lose several months leave and forfeit banking privileges. Rather than receive pay deposited in their accounts, penalized officers drew a restricted monthly salary through a paybook like private soldiers. By not recommending more severe punishment for financial misconduct in the field, many Canadian commanding officers appeared to echo the perspective of Lieutenant-Colonel F. P. Crozier of the 119th (Welsh) Brigade, who had been forced to resign from the British Army in 1908 for dishonouring cheques:

> The majority of the lads had no idea of control of their banking accounts; their thoughts were rightly on the line, and killing Germans; and when they got away for a spree, they went the whole hog. It was all wrong and unfair on them. Taking every case on its merits, I generally refused to allow a boy-officer to be prosecuted for having his cheques returned, as I felt his position was a false one, and his temptations such as no British boy should be subjected to.\(^\text{130}\)

Many officers who dishonoured cheques had histories of financial impropriety but untrustworthiness in money matters did not nullify a distinguished fighting record. Indeed, the same impulse for risk-taking adventurism that might cause financial troubles in England could from the perspective of field commanders prove advantageous once on active service in the trenches.\(^\text{131}\)

\(^\text{127}\) LAC, RG 9 III-B-1, vol. 1235, file D-34-5, Adjutant-General to Canadian Section, 3rd Echelon, December 8, 1917.
\(^\text{129}\) LAC, MG 30-E20, R1894-0-6-E, Diary of Archibald Cameron Macdonell. Major-General Macdonell, 1st Canadian Division, for example, recorded in June 1918, that he “told off a number of officers re cheques.” The author would like to thank Bill Stewart for this reference.
\(^\text{131}\) One-third of officers removed by court martial for dishonoured cheques in England subsequently re-enlisted in the ranks and in some cases won honours in France.
Conclusion
Whenever an officer dishonoured a cheque, one Canadian prosecutor declared, “a serious blow is struck at the very foundation of the system of credit which has been slowly evolved for the convenience of all parties and a serious attack is made on the reputation of the British Army.” A mutually beneficial system of exchange depended on a creditor’s faith that every honourable client would guarantee payment. An officer who knowingly or carelessly overdrew his account by issuing worthless cheques committed a clear violation of military discipline because he had exploited the prestige of his uniform and commission in order to secure the false trust of the receiver. Officers disrespected military authority, legal standards, and economic principles when they failed or refused to honour financial transactions made with military personnel or civilians, be they bankers, shopkeepers, hotel owners, or on occasion female companions. The breach of trust disclosed an officer’s fraudulence but it also exposed imprudent personal relationships and private affairs to unwanted scrutiny. Whether used to pay for female companionship or to settle gambling losses, cheques sometimes served a grey area at the intersection of reputable and disreputable behaviours. Despite official repudiation of immoral vice, the army’s attempts to enforce even unconventional financial exchanges seemed to offer a form of legitimacy to certain illicit activities.

The scope of prosecutions for scandalous misbehaviour reflected distinct notions of acceptable gentlemanly conduct under wartime conditions. According to official regulations under routine orders and the Army Act, financial responsibility formed a key part of being considered a reputable officer; however, when confronting the cheque frauds committed in France, field commanders did not impose the same standard of financial integrity expected of officers stationed in England. On the battlefield, the meaning of gentlemanly honour was less dependent on restraint and scruples as it was based on boldness and courageousness. The temptation to dishonour cheques and engage in financial excess revealed the contradictory cultural assumptions of masculinity that ranged from a model of cautious prudence to one of brash risk-taking. That some officers continued to risk legal and disciplinary consequences by issuing worthless cheques and by leaving debts unpaid illustrated the fundamental tension between the financial expectations and social obligations that lay behind the public performance as an officer and a gentleman.

132 LAC, RG 150, reel T-8682, file 649-S-4068, Court Martial of Lieutenant Smith.