

## Notice of Meeting

The Annual Meeting of Agricultural Society No. 34, adjourned from November 24th, 1921, will be held in the City Council Chamber, City Hall, Fredericton, N. B.,

**Next Thursday Afternoon  
January 12th.**  
At the hour of 3 O'clock

**BUSINESS:**—Election of Board of Directors for the current year; to consider and act upon proposed amendments to the Society's By-Laws in accordance with notice of motion regularly made; to deal with proposal to provide for the management of the Society's property by a Company to be incorporated under the New Brunswick Companies' Act, 1916 and such other business as shall regularly come before the meeting.

FREDERICTON, N. B., Jan. 7th, 1922 W. S. Hooper, Secretary

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## A Famous Sea Captain

Late Commander of the "Empress of France."

The Canadian Pacific recently lost by death in England one of their popular sea captains when Captain Ebenezer Cook, R.N.R., late commander of the Canadian Pacific liner "Empress of France," passed away at his residence at Great Crosby.

After conveying Mr. A. J. Balfour and other prominent Peace Conference delegates across the Atlantic, Captain Cook was taken ill on arrival at Quebec. He was lying ill on the steamer on her return voyage, and when the steamer reached Liverpool he was removed by ambulance to his home, but too late to recover.

The late Captain Cook, who was 53 years of age, was a man of fine appearance, and possessed a most courteous and genial disposition. He was looked upon as one of the most capable commanders sailing from the Mersey, and he performed excellent service during the war years.

Captain Cook was born at Tayport, and joined the Allan Line in 1893 as fourth officer of the "Carthagenian." Within four years he was



Late Captain Cook.

The high esteem in which the late Commander Ebenezer Cook was held manifested itself at the funeral which was attended by a large throng of mourners, colleagues and friends. The funeral service was offered at St. Luke's Presbyterian Church, Great Crosby, the service being conducted by the Rev. J. Vaughan, M.A., Vicar of Great Crosby. Captain Cook was a prominent member of the Masonic Brotherhood,

## Is Called the Greatest Deed Woman Ever Achieved

I was asked the other day what I considered to be one of the greatest deeds a woman had ever done. This is my answer: Far from the town, along a straight white road fringed by a brown mud ditch and rubber trees, there lives a little pale, unassuming woman; her only companion is a bent and aged Chinaman, who keeps house for her and looks after everything that she needs.

The house itself, standing a few yards from the road, is nothing but a native hut made out of rushes and palm leaves, and built on wooden piles. Passing by, you might say: "What a strange choice this is—to cut oneself off so entirely from civilization." But that would be because, hidden among the trees below her, you had not seen the leper camp.

It is true that this little European lady has cut herself off from what is called the world, from the friends that she once knew, and the relation she once had.

But what has she taken to herself in place of them?

An encampment of human souls that no one else dares go near. A herd of being more terrible than death.

She is not even of their race. They speak to her in every language from their decayed and crumbling mouths.

Each day she goes to them—nurses those that are most sick, encourages those that have talents to make use of them.

It is she who occupies the time they spend in waiting to die.

She helps them to tend their gardens. One is a basket-maker, another carves in wood; and all the time her eyes are confronted by the ravages of disease. Things indescribable she sees, and yet her gaze remains pure and unaffected, even joyful, as if that great mission within herself uplifts her from it all.

When I went to visit her I expected to find her morbid, perhaps infinitely sad. Instead, she talked eagerly and frankly of all that she was doing. "I am so deeply interested in my patients," she said, "that I am busy taking impressions of their thumbs. It is remarkable how the thumbs of a leper bend backwards, and are absolutely flattened at the tips."

She went on to describe how chaming some of the lepers are. A few of them are boys of only twelve and thirteen years of age. One or two of them had run away from the camp and had died a horrible death in the jungle.

As I was leaving, she said with a slight smile, "You know the most popular person among us is the coffin maker." That was the only touch of—shall I say?—bitterness in the very greatest little woman that I know.

## SOME WEEK POINTS IN THE CANADIAN BANKING SYSTEM

(Financial Post.)

The affair of the Merchants Bank needs probing. Too little is known as yet to enable an intelligent conclusion to be reached as to where responsibility rests for the collapse of a strong bank with a long and serviceable record. The natural and most effective source for demand for a searching investigation is the shareholders. They are the ones who will lose millions of dollars in the depreciation of the securities they hold. There is a suggestion on the part of the directors that they themselves were left in ignorance of actual conditions, that some time ago they had "reason to fear that the bank's affairs were not in the condition as disclosed to them." Who was to blame for this. Were the directors on their part sufficiently vigilant. Did they take their position seriously enough as became those holding a post of trust?

Outstanding among the points that need of clearing up is first of all the official statements issued in the name of the bank during the past six months or so. Perhaps the past eighteen months. Perhaps farther back even than this. How far were these a true record of conditions at the time? were there discrepancies? Was there dishonest manipulation of figures? It seems scarcely credible that the comparatively strong statement issued by the bank for the year ending April 30 last, was correct, and even less credible that the monthly statements issued to the Department of Finance at Ottawa and published as a matter of public record did not tamper with the true figures; did not falsify the bank's position as it really was.

And secondly: The only other Government supervision that is attempted consists in the authorization of a list of accredited auditors that originates with the Canadian Banking Association. When the auditors passed the last annual statement of the Merchants Bank last May how far were they content to accept heresy evidence of the value of collateral? The auditors as a rule have almost unlimited power in bank audits to investigate and test evidence submitted to them. What is most important of all is that they are not the president's auditors, nor the general manager's, but the auditors appointed by the shareholders; responsible to them and to them alone, a supposedly independent body, that should be able to guarantee the accuracy of figures under which they place their names. Did these auditors last April and May do their duty? Is the list of authorized auditors a sufficient guarantee to shareholders of a competent audit?

These points must be cleared up. We had thought the weak points in the personnel of the Canadian incorporated banks had been weeded out; that a certain tolerance shown mergers in the past had contributed to this increased. This sufficient strength of the smaller number that remained. We are proud of our banking system: the strength of the centralized in preference to the individual authority. But the weak points in the armor of our banking system must be discovered and if the weakness be one of the system, controlled by the Government or the banks themselves, this must be amended. If the weak point be a personal one, then the powers of persons to endanger banks must be curbed.

An investigation by the shareholders must be demanded and enforced.

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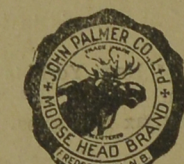
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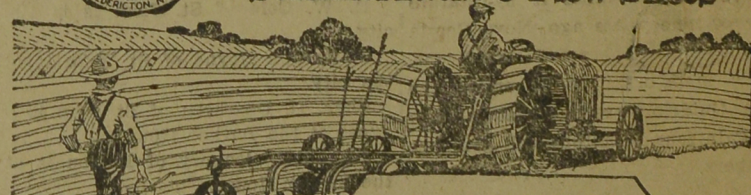
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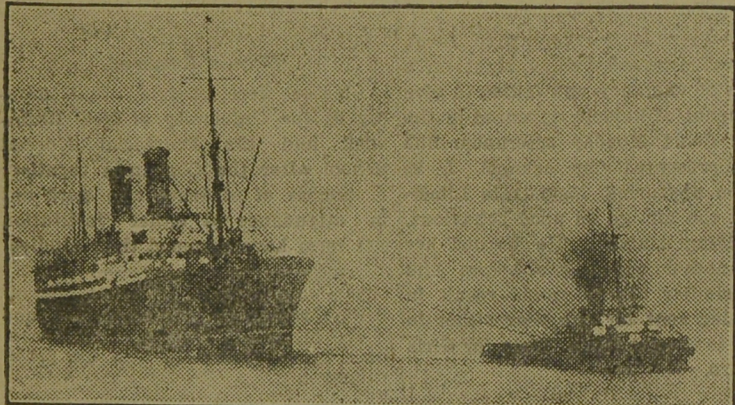
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"Empress of France" arriving at Quebec, on which Captain Cook made his last trip to Canada.

promoted to chief officer of the "Tunisian," and he became the Commander of the "Orcadian" in 1907. On the commencement of the war the Admiralty placed him in command of the "Victorian," and later he was given the command of the "Albatross," at that time flagship of the 10th Cruiser Squadron of the North Atlantic.

Following the Armistice, the Canadian Pacific Company retained him as commander of the "Albatross," which liner, following her conversion from war service, was renamed the "Empress of France." Captain Cook has since sailed regularly on this liner, and he was very highly esteemed by ocean travellers, including such distinguished passengers on the "Empress of France" as the Duke and Duchess of Devonshire, Lord Byng (Governor-General of Canada), and the Rt. Hon. Mr. A. J. Balfour,

being attached to Crosby Lodge 3714. At the funeral the Canadian Pacific Steamships Limited were represented by J. A. Martin, London Manager, who also represented Sir Thomas Fisher, general manager; Capt. J. V. Foster, Liverpool Steamships manager; W. J. Sargent, consulting engineer; Capt. Maxwell, marine surveyor; D. Hallan, chief catering superintendent; W. Davies, dock superintendent; Capt. A. H. Sargent, R.N.R.; A. C. Wilson, shipping master; T. McNeil, Liverpool general agent; C. P. R., who represented Sir George McLaren Brown, European general manager; R. A. Swain, passenger agent, C.P.R. A large number of the officers and staff of the "Empress of France" and "Empress of Britain" were present. Many beautiful floral tributes were laid on the grave.