

final promotion to the management of the chief office of the bank brought him back to the scene of his service as a junior clerk.

For twenty years the deceased banker has been known to his friends as an excellent citizen, and has enjoyed their respect and esteem, and to them, as to his family, the somewhat sudden close of the good and useful life of Jeffery Penfold has brought genuine sorrow.

JOHN W. SMYTH.

Many old friends in the city of Montreal and elsewhere in Canada were honestly grieved to hear of the death of Mr. John W. Smyth in far-away Cape Colony, whither he repaired a few years ago in the reasonable hope and expectation that the mild and equable climate of South Africa would ensure for him a longer lease of life than that predicted for him in the colder north.

Mr. Smyth entered the service of the Standard Life Insurance Company in 1884, at Montreal, and by his work and manner earned the respect and confidence of his employers and friends. His health failed, and in 1896 he was transferred to the branch of the Standard Life at Port Elizabeth, Cape Colony. A local paper thus records his demise, which occurred on June 2nd:—

"It is with deep regret that we have to announce the death of Mr. John Wesley Smyth, of the local branch of the Standard Life Assurance Company, who, during his three years' occupation of the post made himself highly popular. The sad event took place on Friday evening, at his residence, 19 Havelock street, from congestion of the lungs. He leaves a widow, son and daughter. His son, Mr. J. W. Smyth, manager of the Aegis Assurance & Trust Company, in Johannesburg, arrived in time for the funeral, which took place yesterday afternoon, and was attended by a large number of friends. We tender our sincere sympathy with the widow and family in their sad bereavement.

The sincere sympathy of many Canadian friends of Mr. Smyth will also be sent across the summer seas to his sorrowing family.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondents.

TORONTO LETTER.

Adjournment of the Toronto Board.—Some Reflections on the Work Done.—The New City Hall, "a Fire Trap."—Thoughts Wise and Otherwise Thereon.—The Lawyers are Acting for the Robertson-Lindsay Estate.—It Promises Well.

Dear Editor.—The Toronto Board of Fire Underwriters after a somewhat chequered term of five months, has adjourned until the 11th September. A review of the past few months would show forth several incidents of a notable kind and character. Some of them of a sort calculated to test the cohesive power

of the institution. Inside differences and distractions are always more difficult of adjustment, than outside, and these latter are not insignificant. The foes of one's household are always to be the most dreaded. Those nearest the heart can ever wound the more severely. The Toronto Board is a most human institution. In the sense that to err is human it has made many mistakes, and humanly does not like to be reminded of them. Once every season some member may be expected to rise in his place, feeling aggrieved and complaining of unfair treatment, and threaten the retirement of his Company from the Association. Such a crisis, if the word is applicable, is now on again. The issue, will no doubt be as usual, a withdrawal of the threat and a submission to Rules, then Peace. This procedure is nevertheless a waste of natural energy. Externally, there is the competition of non-boarders, and they do take off some business, and though slightly dubbed the "Mosquito Brigade," they are making themselves felt. Someday, if competition of this sort increases, the Companies will have to devise some practical measure to meet the situation now developing. The Board will need wise Councillors and a guidance that shall be at once fair and equitable. The spasmodic, self-interested action of a clique or cliques will not do, but the honest administration that is born of right principles, evenly and fairly applied, must prevail. Two months recess and a mingling with other people, on ocean, on rail, by river side and lake side, may bring back the members of the Board to the September meet, regilt, physically and morally for further and improved service on behalf of their Companies. A word on the stamping system, in use, and as applied in Toronto. I have refrained for long to even refer to this valuable adjunct of the Toronto Board, understanding that some sensitive soul, deprecated light allusions to so serious a matter. I will only now say, therefore, regarding it, that it is a success. All friction has been overcome and early prejudices, arising from defective education, or obliqueness of moral vision, have disappeared. The present efficient working of the plan and its great value as insuring the collection of correct tariff rates, is in a large measure to be credited to the present stamping officer.

From its inception until now, our New City Hall, or Municipal Building has in one way, or, another furnished material for many columns and paragraphs of newspaper criticism, and the end is not yet, for as our formal inauguration is yet to come. The latest item is to the effect that a late report of the Fire chief shows that in his opinion the costly building is a veritable fire trap, owing to the huge wooden roof, whose exposed interior of many superficial feet in extent, threatens a great disaster, should a fire get started there. The reports of others competent to judge, bear out this opinion. I have been told that by an investigation and actual experiment the City water pressure at the top floor level, was just 17 lbs.! A hose attached with proper nozzle did occasionally in a fitful way, wet the inner peak of the roof! There you are Messieurs. Some weeks ago I gave details of the proposed sprinkler system with special pressure arrangement for working same, but that proposal was promptly thrown out by the City Council as being too expensive. For a building that has cost about twice its estimated cost, I should suppose extra expense, to prevent its loss, would not have been much out of the way. Now, the Chief has instructions to devise and submit some plan which will give adequate fire protection and satisfy "the insurance people." We shall