

January
Fourteenth
1922.

C. H. Clapp Esq.,
53 Adelaide Street East,
Toronto, Ont.

Dear Sir:-

I have given the subject matter of your letter of December 14th every consideration, and have come to the conclusion not to accept your invitation to join the Board of Directors of the Fire Insurance Company which you are organizing.

I appreciate very much indeed the proffered courtesy, but I feel that there are others in the Province of Quebec who can give greater strength to your organization than I could.

I do not know Ernest Roy, K.C., but I do know Sir Lomer Gouin very well. I would be most happy to introduce you to him, should you come to Montreal and desire to see him.

I am very glad that my good friend General Odum is joining your Board as the British Columbia representative. He is actively engaged in business, and has a good knowledge of insurance matters. He also stands very high as an earnest, honest and honourable man.

Another thing that has influenced me in coming to this decision, I think, is that my work with the