

THE LATE MR. G. F. C. SMITH.

In the person of Mr. G. F. C. Smith, there passed away last Saturday at an advanced age, one of the best known of an earlier generation of Canadian fire underwriters. Known and esteemed indeed by insurance men from the Atlantic to the Pacific, Mr. Smith was yet respected most in the city where he was known best, and many friends mourn their loss by his death. A resident of Montreal from boyhood, he touched many sides of the city's life. Business activities of steadily developing importance over a long term of years were supplemented by social interests and much charitable and philanthropic work. Almost to the last, he was actively engaged in furthering the interests of the numerous institutions with which he was associated.

Born at Nassau in the West Indies, and educated at the Montreal High School, Mr. Smith enjoyed a remarkable business career, which it would probably be difficult to parallel in the annals of insurance. He entered at an early age, the office of the Britannia Life Insurance Company, Montreal, under the agency of the late Captain J. H. Maitland. When the latter became resident secretary of the Liverpool and London and Globe in 1851, Mr. Smith accompanied him as assistant and wrote the first policy issued by the Company in Canada. On Captain Maitland's death in 1863, Mr. Smith was appointed to fill the vacancy with the title of chief agent and resident secretary. Thus began a tenure of office which lasted forty years and was only closed at the end of 1903 when, having become the Nestor of Canadian fire underwriting, and spent more than half a century in the service of his great company, Mr. Smith retired from active business cares. An illuminated address presented to him on his retirement together with a service of silver, by the Canadian directors, officers, agents and staff of the Liverpool and London and Globe aptly summarises the qualities which those who had the privilege of Mr. Smith's acquaintance or friendship found that he exhibited. "It is in no perfunctory sense," read this address, "that we assure you of how much we shall miss your considerate and courteous leadership, your wise counsel and ever ready assistance in our efforts to promote the interests of the great company we represent; and we shall ever cherish in happy memory our long and pleasant relationship. Your unswerving devotion to duty, your unflinching courtesy and your kind consideration for the rights and privileges of both friends and rivals, have not only endeared you to all, but have proved an uplifting influence, especially to those engaged in similar pursuits."

Mr. Smith was one of the founders of the Canadian Fire Underwriters' Association, and its president during the first four years of its existence. In 1859 Mr. Smith married Laura, daughter of the late Alfred Gough, who survives him. He had eleven children, of whom five survive; Mr. F. Napier Smith, of the Bank of Montreal, New Westminster, B.C., Mrs. F. W. Frith and Mrs. A. R. Howell, the Misses Nora and Lilian Smith, residing in Montreal.

RESOLUTIONS OF CONDOLENCE.

At a meeting of the Canadian directors of the Liverpool, London and Globe Insurance Company on Wednesday, the following resolution was passed:

"The Board desires to record its very sincere regret at the death of Mr. G. F. C. Smith, who rendered such long and faithful service to this company, ex-

teding over a period of fifty-three years. He was universally esteemed for his upright conduct, genial disposition and the many qualities of head and heart that endeared him to his associates. As a citizen he was held in high regard, especially in view of the great interest he took in numerous philanthropic and charitable institutions by all of which he will be greatly missed."

TRIBUTE BY CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

At a special meeting of the Montreal Branch of the Canadian Fire Underwriters' Association, held on Monday, Mr. H. M. Lambert, president, in the chair, the following memorial was ordered to be inscribed in the minutes of the Association:

"In fulness of years Mr. G. F. C. Smith has passed away, leaving behind an honored memory, not only in insurance circles, but as a citizen of Montreal, he being associated with many public and benevolent institutions, taking a most active interest in same since his retirement from business.

"Mr. Smith was one of the principal organizers of the C. F. U. A. and its president for the first four years; he was again elected president upon the Association attaining its majority, which event was coincident with his retirement from the service of the Liverpool & London & Globe Insurance Company, of Liverpool, of which he had been Canadian manager for forty years.

"The progress and success of the Association in its early years were largely due to the wise counsels and direction of Mr. Smith; his memory will be held not only in esteem for the service he rendered in being always ready and willing to give his time and energy to extent its usefulness, but with affectionate regard for the friendliness and good nature which so characterized his intercourse with his confreres, and for his unvarying kindness to and interest in the welfare of others, especially experienced by the junior members of the Association.

"The members of the Association desire to record this tribute to his memory and to convey to his widow and family their heart-felt condolences in the loss they have sustained."

MONTREAL'S WATER SUPPLY: ALDERMEN AND CONTROLLERS AT CROSS-PURPOSES.

Whether or not the Canadian Fire Underwriters' Association, the Montreal Board of Trade, and the Montreal branch of the Canadian Manufacturers' Association will get that enquiry into the administration of the city water department, which they asked for after the Point St. Charles fire in November does not yet appear. At the last Council meeting, the Aldermen decided not to receive a report by the Controllers re-affirming their previous opinion than an enquiry is not necessary. They passed the following resolution:—

"That the said report be not adopted, as the council is convinced, as it has already declared in a resolution adopted on November 12, 1912, that the city should not, in view of the numerous complaints of the public and in view of the accusations of bad administration attributed to the city water department by the Canadian Fire Underwriters' Association and by the Board of Trade, refuse to appoint a committee of inquiry in order to enable those who made accusations to prove their assertions, and in order to remove any doubt as to the competence of those in charge of the water department."

The next move lies apparently with the Controllers.