Historic "Elizabeth College," Guernsey, where his register record covers a period of six years, from 1838-1843, and from which institution he carried honours and a student reputation that have survived these more than fifty years. During all his life time, he kept himself in constant touch and keen sympathy with his "Alma Mater," sending tokens of friendship and student remembrances, and visiting the scenes of his college days at least once during his residence in Canada.

In 1843, at the age of eighteen, he removed to London, where he connected himself with the congregation of the then noted pastor, the Rev. Thomas Binney, of Weigh House Chapel, and united with that church in fellowship, making public confession of his faith on the 2nd of August, 1846.

In London he studied and passed successfully examinations in the Law Society, qualifying as solicitor in 1851. In 1852 he came to Canada, expecting that his legal training in London would qualify him for practice in Toronto. In this he was disappointed. Nothing daunted, however, he gave himself diligently to the study of Canadian law, and qualified duly as attorney and barrister. For a brief period he practiced his profession, but, from conscientious scruples, he relinquished the calling of his choice, and entered assurance business, in which he continued till his death, a period of over 40 years.

He married Miss Marianna R. Woodhouse, fourth daughter of the late James Woodhouse, Esq., of Her Majesty's Customs, Toronto (formerly of London, England). After a very brief but hallowed walk together, she was suddenly called "home," leaving behind her a sweet comforter in the person of her loved but delicate