

## **ELIEZER MONTEFIORE (1820-94): ARTIST, GALLERY DIRECTOR AND INSURANCE PIONEER – THE FIRST SIGNIFICANT AUSTRALIAN JEWISH ARTIST**

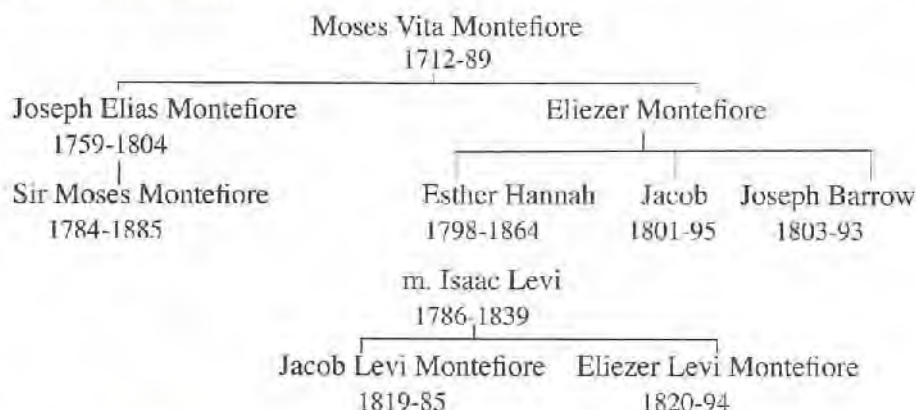
*Rodney Benjamin*

Eliezer Montefiore was a rare figure in nineteenth century Australia. He combined an artistic vocation, both as an artist and an arts administrator, with a career as a highly respected and successful businessman. He was a skilled amateur artist whose work was exhibited in both Melbourne and Sydney alongside the paintings of the leading professional artists of his day. He read widely and showed a broad appreciation of art and of art history in his writing. He was a moving force in the creation of societies of artists in both Melbourne and Sydney. He was so highly esteemed in the artistic world that on his retirement from business at the age of 72 he was appointed the first full-time director of the Art Gallery of New South Wales. His business interests in Australia were first in shipping and general trade, and then for most of his commercial career, in general insurance. In 1884 the insurance industry in Sydney formed The Insurance Institute of New South Wales. Montefiore was so well regarded by his peers that he was elected, during his absence overseas, to be the first president of the Institute.<sup>1</sup>

A number of writers have examined Montefiore's life with an emphasis on his artistic interests and as an artist in his own right.<sup>2</sup> One of his obituaries described his life as being 'associated with commercial pursuits during the greater portion of his lifetime, [but] a love of art was his ruling passion.'<sup>3</sup> I first came across his name when I was researching the history of insurance in Australia.<sup>4</sup> Montefiore was mentioned frequently in the journal *The Australasian Insurance and Banking Record (AIBR)*, which is an important source for the history of insurance and banking in Australia, particularly for the nineteenth century. In addition to his artistic and business interests he was the New South Wales insurance correspondent for the *AIBR* for a number of years.

This article puts more emphasis on Montefiore's commercial career and on his family life and connections than other discussions of his life have done. It was his family and his career that brought him to settle in Australia: at first in Adelaide, subsequently in Melbourne and ultimately in Sydney. The pinnacle of his commercial career was reached in an era when overland transport was slow and difficult. Ships comprised the preferred method of transport of goods and people. Insurance of ships and their cargoes was the major part of an insurance company's portfolio. Montefiore was regarded in Sydney as the expert on marine insurance.

The Montefiore family exerted a considerable influence over the development of Australia during the nineteenth century. Perhaps at this point we should introduce a truncated family tree that will provide a point of reference for the reader of the relationship between the Montefiores who were involved in Australian life during the nineteenth century.



(Sources: *Encyclopaedia Judaica*, Macmillan, New York, 1972. Entry under Sir Moses Montefiore, p. 274 and Montefiore Website for Esther's and Isaac Levi's dates.)

Eliezer Levi and his older brother Jacob were born in the British West Indies. Their father's name was Levi. Their mother's maiden name was Montefiore. Eliezer and most of his siblings added Montefiore to their birth names and took this well-known name as their surname.<sup>5</sup> As can be seen from the family tree Jacob and Eliezer's mother, Esther, was a first cousin of Sir Moses Montefiore. Several other members of the Montefiore family had settled in the British West Indies. Eliezer's mother's brothers Jacob and Joseph Barrow Montefiore, who also played prominent roles in this story, were born in Jamaica. Their father was a sugar planter and merchant. The main product of the islands was sugar cane grown in plantations worked by slave labour. Slavery was abolished in the British Empire in 1834, rendering the sugar plantations less economic, and consequently all the members of the family left the West Indies. (Incidentally, Sir Moses Montefiore played a significant role in the abolition of slavery. He organised a loan of £15 million that enabled the British Government to compensate slave owners for the loss of their free labour.)<sup>6</sup>

Although one reference gives Eliezer's father's family as having lived in Portsmouth for several generations, another refers to him having business interests in Belgium. One of Eliezer's brothers, George, who retained the name of Levi, became a senator in Belgium. An obituary for Eliezer declared that he 'passed his earlier years in Belgium, where several members of his family have long resided, and there became imbued with a taste for Flemish art'.<sup>7</sup> It is perhaps significant, in view of Eliezer's interest in etching and engraving, that his paternal grandfather was

an engraver by occupation.<sup>8</sup> Eliezer and his brother Jacob were both accomplished amateur artists, but whether they received formal art training is not known.

Eliezer's connection with Australia started when he settled in Adelaide in 1842. He moved to Melbourne in 1853 and then to Sydney in 1871. His arrival in Adelaide and his subsequent moves were all connected with his older brother Jacob's extensive business interests in Australia. The choice of Adelaide was probably related to two factors. One was his uncle Jacob's involvement with the foundation of the colony in South Australia. This story is told later in this paper. The second was his older brother Jacob's business interests in the new colony.

The references to Eliezer in the *AIBR*, an otherwise very dry business journal, often mentioned his interest in art. This was quite unusual when referring to the manager of an insurance company in the nineteenth century. One article commented that those who called at his office to talk business would first be shown the latest picture that he had added to his art collection before any commercial discussion commenced.

Eliezer wrote articles for art and other serious journals and spoke at meetings of artists' societies. He was at the other end of the world from the centres of European art, but kept himself up-to-date with artistic developments. His essays, speeches and letters make reference to Ruskin's and Fuseli's writings, to fifteenth and sixteenth century Italian artists, to the paintings of Turner and to the then current European artists, and to the Pre-Raphaelites in Britain. He counted amongst his friends in Australia the artists William Strutt, Louis Buvelot, Eugene von Guerard, Conrad Martens and Nicholas Chevalier. And, importantly, he was a considerable artist in his own right using the mediums of pencil, pen, charcoal and, particularly, etching.

Montefiore's obituary in the *AIBR* ran into two columns. The writer was effusive, even for the period:

Mr. Montefiore was widely known and respected in insurance circles throughout the colonies. In private life [he] was noted for his suavity and good breeding, and his handsome face and erect figure—he scarcely looked older than sixty—and will be widely missed in social circles.

A marble bust of Montefiore is often displayed in the entrance to the National Gallery of New South Wales. There is a frequently published photograph of him. Both were executed late in his life, and they bear out the description in the *AIBR*. But what of the private man? His family life was tragic. He married his first cousin, Esther, his uncle Jacob's daughter. Esther gave birth to twelve children, five sons and seven daughters. Four sons and one daughter died in infancy, and another daughter died aged five. Their only surviving son died when he was 34. Esther died when she was 53. Her widower did not remarry. None of his personal correspondence or documents appear to have survived. His character has to be gleaned from his business letters, his published writings, and how his peers regarded him.



It is interesting to note that his mother was a first cousin of Sir Moses Montefiore, the great Anglo-Jewish leader and philanthropist after whom the Montefiore Homes were named. Sir Moses became a London broker and banker, made a huge fortune, and retired at the age of 40, devoting the remainder of his extraordinarily long life to philanthropy generally but particularly to the welfare of Jewish people in England and elsewhere in the world, actively concerning himself with the plight of Jews wherever they were being persecuted or denied justice.<sup>9</sup> Sir Moses died at the age of 101 in 1885. In 1884 there were functions to celebrate his centenary in many parts of the world. In Victoria a 'Centenary Fund' was set up in October 1884. Services were held in the Melbourne, East Melbourne, Sandhurst (Bendigo) and Ballarat synagogues. The Melbourne Jewish Club held a ball in honour of the occasion. When Sir Moses died the Melbourne Jewish community decided to build a Montefiore Jewish Home.<sup>10</sup> However, it was not until 1897 that a Montefiore Memorial Hall was built on the site of the present Home in St Kilda Road. A move to rename the existing 'Jewish Almshouses' in St Kilda Road to the 'Montefiore Homes' at that time failed. It was not until 1960 that the name was formally adopted.<sup>11</sup> The Montefiore Homes in Sydney were named after Sir Moses in 1887.<sup>12</sup>

Eliezer Montefiore's maternal great-grandfather, Moses Vita Montefiore, grandfather of Sir Moses, had settled in England during the eighteenth century, the first of the family to do so. A number of members of the Montefiore family came to Australia in the first half of the nineteenth century.<sup>13</sup> Joseph Barrow Montefiore (hereafter cited as JBM) was the first of the family to arrive; he reached Sydney in 1829. He had been a tea broker, but at the age of 23 he bought a seat on the London Stock Exchange to become one of the twelve licensed 'Jew Brokers' in the City. Two years later the distant colony of New South Wales appeared to offer better commercial prospects. On 11 June 1828 he wrote to Sir George Murray, Secretary of State for the Colonies seeking a grant of land in the colony. As an indication of the influence that the Montefiore family had in London circles, his letter was sent under cover of one from Treasury official G. R. Dawson, who observed to Sir George: 'it seldom falls to the lot of the Secretary of State for the Colonies to receive a more desirable application'. JBM's letter to Sir George read:

'Having for many years paid great attention to the progress of New South Wales I am now desirous of removing thereto with my family to establish myself as an agriculturalist. I respectfully solicit a grant of five thousand acres of land, which if accorded, I shall forthwith proceed to the Colony with my wife, my child, brother and three domestics and a capital of ten thousand pounds. I further purpose to take with me a quantity of the most improved breed of Merino Sheep.'

His letter was accompanied by references from N. M. Rothschild, a Major Moody and two non-Jewish MPs. Dawson received a reply from Murray dated 27 June 1828, stating that the regulations only allowed for a land grant of four square miles (2,560 acres) but that he would convey to the governor of New South

Wales his authority to extend a grant to Montefiore of 5,000 acres. This Murray did by a letter to Governor Darling dated 27 June 1828.<sup>14</sup>

JBM arrived in Sydney in February 1829 with his wife Rebecca and their two children, his wife's brother George Mocatta, and JBM's business partner David Furtado. The men started a firm of general merchants, J. B. Montefiore & Co. JBM proceeded to extend his original land grants. By 1838 his grant totalled more than 12,500 acres.<sup>15</sup> Much of this investment in agriculture was in partnership with his brother Jacob, who remained in England. David Furtado had moved down to Hobart to establish a branch of the firm there.

British capital flowed into the Australian colonies in response to the growth of the profitable wool industry. In the years from 1830 to 1835 wool production quadrupled and then doubled again in the next five years. In addition to privately subscribed capital, loans by banks to finance this expansion grew by some 700 per cent during the decade. The growth in banking created a new mercantile opportunity. The genesis of the Bank of Australasia has been ascribed to a colonist, T. P. Macqueen, who went to London in 1832. There he interested a number of wealthy City men in the project. One of these was JBM's brother, Jacob. The implication of the story is that Macqueen was acting for JBM in this exercise. The Bank of Australasia was granted a charter in London in 1834. Jacob was one of its London directors and another member of the Montefiore family was its London stockbroker. At the same time arrangements were being set in place for operations in Australia. Jacob was commissioned to arrange for JBM to form a local board in Sydney and for David Furtado to do the same in Hobart. The Bank of Australasia was the direct precursor of the present ANZ Bank.<sup>16</sup>

An indication of the extent of the boom taking place in Australia during the 1830s was the necessity for the Bank of Australasia to increase its capital from its original £200,000 by a similar sum in 1837 and again in 1839 taking the capital to £600,000.<sup>17</sup>

In 1837 JBM's 18-year-old nephew Jacob Levi Montefiore (JLM), Eliezer's older brother, arrived in Sydney to join his uncle. JLM was born in Bridgetown, Barbados, on 11 January 1819. It is not known when the Levi brothers added the Montefiore name and adopted it as their surname. Independent and gifted, JLM set up in business on his own, after being in his uncle's firm for only a short time. He was, among his accomplishments, a playwright and librettist. His translation from the French of a play, *The Duel*, was produced in Sydney in 1843. He wrote the libretto for an opera, *Don John of Austria*, with music by Isaac Nathan, which was produced in Sydney in 1847. He was also an amateur artist.

A slump followed the economic boom of the 1830s in the Australian colonies. By the end of 1840 the first signs appeared, and by mid-1843 the depression was at its worst. The *Sydney Morning Herald* of 6 May 1843 reported that there had been more than 600 insolvencies in New South Wales during 1842. Two days later a public meeting was held in Sydney to discuss 'the present alarming and depressed



state of monetary affairs in the Colony'. This was followed by the appointment of the aptly named 'A Select Committee on Monetary Confusion' to take evidence on the causes of the problems.<sup>18</sup>

JBM was very badly affected by the crash. The great wealth he had accumulated in just over a decade had disappeared. The firm went bankrupt in 1841. JBM and his family returned to London during that year. JLM followed his uncle's retreat to England in 1844 but returned a year later, supported in his business ventures by a partnership with a wealthy Scot, Robert Graham. JLM opened a new business, Montefiore, Graham & Co.

### **In Adelaide**

During the 1830s a movement had developed in England to establish a new colony in South Australia that was free of convicts, and where land would have to be bought instead of being offered under the land grant system that operated in New South Wales and Western Australia. Nor would the new colony have an established church. Jacob Montefiore, JBM's brother, who until then had never been to Australia but had investments there with his brother, was in 1834 appointed one of the Colonisation Commissioners for South Australia under an Act of the British Parliament.<sup>19</sup> Colonel Torrens was chairman of the Commission. Sir Moses Montefiore had some influence on Jacob's appointment<sup>20</sup> which was to have a considerable effect on future developments for the Montefiore family in Australia.

Jacob Montefiore visited Adelaide in 1843. A dinner was given in his honour at the Shakespeare Tavern on 1 June. It was attended by the governor and a number of government officials and leading members of the town. Jacob was thanked for his indefatigable efforts for the advancement of the colony.<sup>21</sup>

There are earlier records in the South Australian shipping lists of members of the Montefiore family travelling to Adelaide. 'Mr. Montefiore' arrived there from Sydney on 24 August 1839. This was probably Eliezer's brother Jacob. His firm had been appointed agents for the government of the province of South Australia in New South Wales in 1837. 'Mr. E. Montefiore' arrived from Hobart on 5 April 1841. This may have been Eliezer, who then went on to Sydney to meet his brother before returning to Adelaide to settle there the following year, but there is no record of a departure from Adelaide to confirm this.

There is a shipping record of 'E. L. Montefiore' arriving in Adelaide on 1 July 1842 on board the *Emma* from Sydney. This was Eliezer arriving to set up in business in the new colony. Adelaide directories list E. L. Montefiore in Rundle Street in 1843. From 1844 to 1846 he is listed as a merchant in King William Street. It could be assumed that he was trading just on his own account at this stage; the businesses of his brother Jacob (JLM) and his uncle Joseph (JBM) in Sydney were either failing or failed.

But a Montefiore could not easily be kept down. Eliezer's uncle Joseph (JBM)

returned to Australia in 1846, having recovered from the collapse of his fortune in New South Wales only a few years before. He arrived in Adelaide on 27 July 1846, accompanied by his wife, nine daughters and three sons. Two servants were with them to husband the Montefiore belongings of 300 packages, and a harp and a piano, which were on the ship with the family.<sup>22</sup>

The Adelaide directories for 1847 register the businesses of both E. L. Montefiore and Montefiore & Company (JBM's business) in King William Street. J. B. Montefiore is also listed in Grenfell Street, perhaps as a residence. From 1848 there is only one listing, that of Montefiore & Company in King William Street. This suggests that Eliezer had joined with his uncle in business. When Eliezer was in business on his own he advertised that he held an agency for the Australian Colonial and General Life Assurance Company. It is the first indication of his contact with the industry in which he was so involved later in his life.

Eliezer was in his mid-twenties by then. The total Jewish population of Adelaide in 1846 was only 58 persons,<sup>23</sup> so there were few marriageable Jewish girls available for a young man with an eye to wedlock. For Eliezer there were several of his first cousins, JBM's older daughters, to choose from. The second Jewish marriage celebrated in Adelaide was on 3 May 1848 'at East Terrace, E. L. Montefiore Esq., to Esther, second daughter of Joseph B. Montefiore Esq.'<sup>24</sup> The ceremony was performed by Barnett Nathan, 'according to the rites and ceremonies of German Jews.'<sup>25</sup> Esther Hannah Barrow Montefiore was 19 years old; she was born in London in 1829.

The National Library of Australia holds a watercolour of Eliezer's house in Adelaide.<sup>26</sup> It shows a solid brick building, painted white, with a surrounding verandah, a thatched roof and outbuildings. The Library notes that the drawing is 'after S. T. Gill' although one expert attributes it to Gill himself, who was in Adelaide at the time. It may well be Eliezer's own work, which was influenced by Gill.

The Adelaide Hebrew Congregation was formed in 1848 several months after Eliezer's marriage. There is no record of Eliezer being formally connected with the congregation, but there is evidence of his involvement with the Jewish community before then. In the year following his arrival he joined with other Jews in the new colony to apply for a grant of land for a Jewish cemetery. Then, in 1847, he was engaged in correspondence with the South Australian Colonial Secretary in which he described himself as 'having been appointed Trustee on behalf of the Members of the Jewish Community in this Province'. The letter was occasioned by a debate in the South Australian Legislative Council on the introduction of state aid to religion.

The colony had been founded in 1836 on the premise that Church and State should be separated. It followed that the state should not financially support any religion. The only reference to religion contained in the South Australian Foundation Act of 1834 was that clergymen should be appointed for the established



Church of England or Scotland. By 1847 only one Church of England clergyman had been appointed; his stipend was £250 a year. This had been the only expenditure by the state for religious purposes in a decade. In 1847 the question of whether or not there should be general state aid to religion in the colony was still an issue of contention. The original resolution for the introduction of state aid considered by the Legislative Council in 1846 was passed by a majority of only one. It proposed financial support for 'different denominations of Christians in the ratio of their numbers according to census returns'.

This brought a reaction from the Jews of Adelaide, who petitioned the Council that they should share in any distribution 'for religious or educational purposes out of public revenues to which they so largely contribute'. This had some effect. Although the final vote of the Legislative Council was that a total of only £1,110 10s for a half year be divided amongst the different organised sects of Christians, a supplementary vote of £2 18s was granted to the 'Jews for Religious and Educational purposes' on a per capita basis. As this was for a half year, the Jews of South Australia were to receive £5 16s in the next year.

This vote occasioned some light-hearted banter in the press on the following day: what could the Jewish community do with so large a sum? But there was no organised Jewish community to apply for the money, so no application for the grant was made. The next year the Jews of South Australia were still not an organised body so they were not able to apply for the grant that had been allocated to them.

At that point Eliezer unwisely thrust himself into the breach. He applied for the grant 'having been appointed Trustee on behalf of the Members of the Jewish Community of the Province.' This was too great an opportunity for a legal mind to ignore. Knowing that the Jews of South Australia had not formally organised themselves into a religious community, the advocate-general responded:

The Lieutenant-Governor is empowered by proclamation to direct in what manner Trustees may be appointed by, or on behalf, [of persons] of the Jewish persuasion. As Mr. Montefiore states he has been appointed Trustee on behalf of the members of that community it might perhaps be convenient that Mr. Montefiore should describe his proper mode of appointment, which would suggest for His Excellency's approval the terms of the proclamation.

There is no further official correspondence on the subject. Game, set and match to the Advocate-General. State aid to religion ceased in South Australia in 1851 and the Jewish community's grants were never paid.<sup>27</sup>

There are incomplete newspaper announcements concerning the children born to Eliezer and Esther while they were living in Adelaide. One newspaper recorded an unnamed son born on 6 May 1849. He has subsequently been identified as Arthur Augustus Levi Montefiore. Another recorded the death of a second son,



Frederick, aged three months, on 9 June 1852 but his birth does not appear to have been announced.

There is no surviving record of Eliezer being involved in formal artistic activity while he was in Adelaide, but a number of his works from this period survive in the Mitchell Library in Sydney. They are of historical interest. Two watercolours concern local Aboriginal life. One bears the title of 'Aborigines Making Fire' and the other 'Bushmen Preparing to Fire on Aborigines'. The latter is of a group of Aborigines making a corroboree round a fire at night. In the foreground are two white men in kneeling positions with rifles to their shoulders. Whether Eliezer was a witness to such a scene, or it was painted from a story is not known. All his surviving work derives from observed landscapes and people or copies of other's works of art, so it is doubtful that he would have painted the scene from his imagination alone.<sup>28</sup>

### In Melbourne

It is certain that Eliezer and his wife and their surviving son, three-year-old Arthur, left Adelaide during the last quarter of 1852 intending to settle in Melbourne. Establishing the precise date is difficult. The Melbourne *Argus* 'Passenger Index' lists a total of 45 trips made by various members of the Montefiore family to or from Melbourne between the years 1846 and 1853. Most of the passengers are identified just as 'Mr. Montefiore', with no initials. Similar lists to and from the Port of Adelaide are marginally more precise. Eliezer is identified in Adelaide records as 'Mr. E. L.' on three trips that he made to Sydney from Adelaide during the years 1846 and 1847. It would seem that Eliezer and his family left Adelaide in October 1852. They stopped in Melbourne on their way to Sydney where they stayed until November of that year. Eliezer went back to Adelaide in November 1852 returning to Melbourne in late December. Again this was a stopover on the way to Sydney. They did not come back to Melbourne to settle until March 1853.

But the arrival of another part of the Montefiore family in Melbourne predated Eliezer's move there by more than a year. On 4 December 1851 the Melbourne *Argus* Shipping Intelligence listed Mr. and Mrs. Montefiore and family and three servants as cabin passengers on the *Vimiera*, which had arrived in Melbourne the day before. The ship had left London on 1 September 1851. The whole of the ship's cargo was consigned to Sydney. It had anchored in Hobson's Bay only to disembark a few of its passengers for Melbourne. On 29 December 1851 the same paper carried an advertisement:

The gold diggers of Victoria are informed that the undersigned has made arrangements to enable him to receive their gold dust for sale; and he is prepared to pay them cash advances on the same. Gold forwarded to him per escort will receive the strictest attention. Commission on sales effected at 1%. Opposite the Bank of New South Wales.

— Leslie J. Montefiore.

The Bank of New South Wales was on the north-east corner of Collins and William Streets. This placed the Montefiore premises at Market Square on Collins Street between Williams and Market Streets. The Melbourne directory dated 1851 lists Leslie J. Montefiore as a gold broker on Market Square.

This part of the Montefiore family had sailed, unknowingly, into the Victorian gold rush. The family was that of Eliezer's uncle Jacob Montefiore who had come to Melbourne rather than going to back to Adelaide. Leslie Jacob Montefiore may have been Jacob Montefiore's son. Records show Leslie as being born in England in 1830 and having died there in 1909.<sup>29</sup> There are no subsequent references to him that have enabled identification.

It is clear that Jacob and his family had come to Melbourne to set up as merchants rather than to take advantage of the gold rush. Jacob could have known nothing of the rush when he embarked on the journey from England on 1 September. Edward Hargreaves had discovered gold near Bathurst in New South Wales in February 1851, but the first 'rush' to the gold fields in the Wellington district of New South Wales did not take place for three months, in May 1851. It was not until August 1851 that major finds of gold were made in the Ballarat district of Victoria and the 'rush' to those fields did not happen until September.<sup>30</sup> The news of the gold finds in Victoria could not have reached Jacob before he left London. The only means of communication was by sea mail that would have taken at least two months to reach England. Rather, the Montefiores were making for the boomtown of Australia. The growth of Melbourne from a cluster of huts in 1834 to a thriving centre of the grazing and agricultural activity in the surrounding areas made it the best commercial prospect of any city in Australia, even before the gold rush.

Leslie Montefiore was entering a crowded market of gold buyers. The Victorian gold rush soon brought a bunch of eager 'capitalists', as they proudly called themselves at the time, into the market as buyers of gold. By mid-October the Melbourne newspapers carried a column of advertisements from these buyers trying to attract the attention of successful diggers. By the end of December the Montefiore offer was just one of more than 20 such announcements that appeared in the papers.

On New Year's Day of 1852 the *Argus* carried more advertisements from the Montefiore family. In addition to Leslie's continuing solicitations, Montefiore & Co. of Collins Street had entered the lists, not only as buyers of gold, but also, in a separate advertisement, as buyers of wool and tallow. They offered to buy or to make advances on consignments that were sent to their agents in London and Liverpool, and to issue drafts on their agents in London, N. M. Rothschild & Sons. To cover their market, Leslie and the Montefiore company advertised as gold buyers in the other daily newspaper of the time, the *Melbourne Morning Herald*.

Despite the competition and their late entry into the market, the Montefiores had attracted some customers in a short time. After only two weeks in business

they shipped gold weighing 850 ounces to London<sup>31</sup> on the *Brilliant*. This ship sailed from Melbourne on 16 January 1852 carrying a total of 55,077 ounces of gold. At current prices this shipment was worth over \$18 million. The largest consignment from one dealer, the Benjamin brothers, a long-established Melbourne firm of merchants, was 8,000 ounces.<sup>32</sup>

The entry of general merchants into large-scale gold-buying was short-lived. In 1852 the major Australian banks entered this market. Initially the banks sent their officers to the gold fields to buy, but they soon established a network of branch offices to transact this profitable business on the spot.<sup>33</sup>

From their Collins Street premises Jacob Montefiore & Co. now advertised a *mélange* of goods for sale in their role as general merchants. The goods ranged from brandy and rum to dried fruits, and from preserved salmon to iron safes. The list was quite different from the usual run of goods being offered by other merchants who were catering for the hopeful men going to the gold fields. These were digging and panning tools, clothing, and tents; those merchants that catered for squatters offered working clothes and household goods. But the Montefiores' business appeared to be as wholesalers, with some of their advertisements specifically addressed to shopkeepers and other merchants in the gold fields. It was apparent that there was a demand for strong liquor. A number of the Montefiore imports consisted entirely of wines and spirits. And where better than an iron safe for a trader in the gold fields to keep money and gold?

Perhaps the most bizarre of Jacob Montefiore & Company's advertisements was for a 'Large selection of clasp sabres, an article of great protection for travellers.'<sup>34</sup> Possibly these weapons had been a job lot left over from Britain's wars in India.

It is apparent from shipping records that Eliezer had visited Melbourne on a number of occasions before settling there. Departures from Adelaide clearly identify him as sailing for Sydney via Melbourne in 1845, 1846 and 1852. There were probably a number of other occasions, on which the passenger is just listed as Mr. Montefiore. Eliezer and his family certainly arrived to settle in Melbourne in early 1853. The ship *Vesta* arrived in Melbourne from Sydney on 10 March 1853 with passengers 'Mr. and Mrs. Montefiore and Family'.<sup>35</sup>

Eliezer brought with him a sketchbook in which he had recorded his recent journeys to Sydney, to Melbourne and a return trip to Adelaide. The attribution to Eliezer has been made only in recent years.<sup>36</sup> The book still sits in a leather box inscribed in the name of William Leigh. It was bought by the Latrobe Library (the Australian section of the State Library of Victoria) from Maggs, London, as containing 41 drawings of Sydney, Adelaide and Melbourne by William Leigh of Staffordshire. Apparently it was not thought necessary to check that Leigh had ever visited Australia, but there is now no trace of his name in the shipping records during the relevant period. Only one drawing in the book, a portrait of a young woman dated 25 December 1852, is inscribed 'ELM'.

It was this inscription that was pointed out to Nicholas Draffin by Christine



Downer, the Picture Librarian of the Latrobe Library.<sup>37</sup> Draffin took the dating on the pictures and was able to relate them to the shipping records of the time.<sup>38</sup> However, the present writer has found that several of the dates inscribed on the watercolours are improbable. There are two dated 7 October 1852 of Sydney Harbour, one dated 10 October 1852 is of a Melbourne scene and another two of Melbourne dated 19 October. Then there are three scenes of Sydney dated 20 October. These dates are clearly impossible when the Melbourne to Sydney voyage took a week or more by a fast sailing ship.<sup>39</sup> In addition, the records of the shipping companies published in the local papers which were used by Draffin to confirm the attribution were notoriously incomplete or inaccurate.

Nevertheless, the writer agrees with Draffin's conclusions. Several drawings and watercolours of the *Vesta* attest that the artist was certainly aboard when the ship arrived in Melbourne. Montefiore was listed as a passenger. Leigh, the supposed artist on the cover of the collection, was not listed as a passenger.

The quality of the sketches in the book is excellent and the watercolours are delightful. They show great skill as a draughtsman and a colourist as well as an interesting record of the time. Possibly the most ambitious was completed on a double page of the 15.2 by 22.8 centimetre book of a regatta on Sydney Harbour. This coloured sketch is undated and not titled but it is among a number of other drawings and watercolours of Sydney that are dated January 1853. Garden Island forms the central feature of this unusually large composition. In the left foreground there is a wooden boat shed with a ramp to the shore. Between the shore and the island and around it are a number of small boats under sail. In the background are several larger ships at anchor.

In all the 48 pages of the book Eliezer shows considerable skill as a draughtsman and an eye for detail and composition of plain air land and seascapes. In these sketches human figures are invariably seen at a distance. It would seem that the artist was not primarily interested in figure drawing, although there are several delightful pencil sketches in the book completed on the *Vesta* voyage. One is of a boy, perhaps nine or ten years old, and one of a seated sailor on deck and holding a steaming mug of hot drink. There are several roughed out pencil drawings of female faces and one completed portrait of a young woman. This is signed 'ELM' and dated 25 December 1852. Draffin suggests that the sitter was Eliezer's wife Esther Hannah. This was during the period that Eliezer had returned briefly to Adelaide before his move to Melbourne. There is no record that his family accompanied him on this trip. The portrait could have been of one of his sisters-in-law.<sup>40</sup>

In a late 1853 Melbourne directory Jacob Montefiore & Co., merchants, and Montefiore, Graham & Co., merchants, are both listed at 83 Elizabeth Street. Their premises stood on the south-west corner of Little Collins Street. From advertisements in the *Melbourne Morning Herald* it seems that the move of Jacob Montefiore & Co. took place in October 1853.

The firm of Montefiore, Graham & Co. was a partnership between Eliezer's

brother, Jacob Levi Montefiore, and the previously-mentioned Scotsman Robert Graham. This enterprise was founded in Sydney in 1846 and it undertook a variety of businesses. The partners acquired major grazing leaseholds in northern New South Wales and Queensland. The partnership was to last until 1861.<sup>41</sup>

Eliezer moved from Adelaide to manage the new Melbourne branch of his brother's company. The booming economy of Victoria during the gold rush was a more attractive commercial prospect than the Adelaide backwater. There had been a mass exodus from South Australia to the Victorian goldfields. In Melbourne, for a short time at least, Eliezer was to share business premises with another uncle, Jacob. In a quarterly edition of the directory later in the same year, Jacob Montefiore & Co. described themselves as bankers at their Elizabeth Street address. An advertisement by the firm at this new location in the local papers indicates that their emphasis in trade had moved from trading in goods to banking and shipping.

In 1853 both Eliezer and Uncle Jacob were living in the suburb of Collingwood. The addresses are not known. A birth was recorded for a son born in Collingwood to Eliezer and Esther. He was named Jacob Levi Montefiore, but he died in infancy in the same year. That year Jacob's wife Justine also gave birth in Collingwood, to a daughter, Victoria Violet.<sup>42</sup>

In the 1854 Blundell's Commercial and Squatters' Directory Montefiore Graham & Co., merchants, have moved to 54 William Street. This was two blocks away from the previous address. From a number of advertisements in newspapers of 1853, it is apparent that to describe Montefiore Graham & Co. as merchants was to use an all-encompassing term rather than a description of the enterprise. The advertisements were all related to the firm acting as shipping agents for goods and passengers mostly to and from the United Kingdom and but frequently for other ports in South East Asia, including Manila.<sup>43</sup>

In the 1854 directory Jacob Montefiore & Co. are listed as 'bankers' in Elizabeth Street. In an advertisement in this directory Jacob Montefiore & Co. are offering to buy both gold and wool, and to issue drafts on Rothschild and Sons in London. In a directory advertisement for the Professional Life Assurance Company of London, Jacob Montefiore Esq., J. P. is described as the Melbourne agent and 'the resident director' of the company. He is also listed as a London director. In the same directory Jacob Montefiore of 83 Elizabeth Street was named as the consul for France. In July 1853 Jacob was elected to a committee chaired by J.B. Were that was formed to establish a Royal Exchange in Melbourne that would replicate the functions of the London Royal Exchange.<sup>44</sup> The proposal does not appear to have succeeded.

By now Eliezer and Jacob had established themselves firmly in the commercial world of Melbourne. The Melbourne Chamber of Commerce was founded in 1851. In a list of members in 1855 the names of Eliezer, Jacob and L.J. Montefiore appear. Eliezer was already an office bearer, as a member of the 'Corresponding Committee'.<sup>45</sup> In that year he was a member of a committee of the Chamber that



lobbied the government to organise regular mail arrangements from the other Australian colonies. In 1857 he was elected vice-president of the Chamber,<sup>46</sup> and in the same year he was appointed a justice of the peace,<sup>47</sup> and a director of the Australasian Fire & Life Insurance Company.<sup>48</sup>

The major focus of the Melbourne Chamber of Commerce during the late 1850s centered on shipping. Dredging the entrance to the Yarra River and the river itself so that ships would have direct access to wharves in Melbourne was an important issue that was taken up by the 'Chamber'.<sup>49</sup> It was said that the cost of unloading cargo into lighters from ships that had to anchor in Port Phillip Bay, and then to tow the lighters up the river for unloading in Melbourne, was greater than the shipping cost from England. Another issue was the lack of accurate charts showing all the islands off the Victorian coast and in Bass Strait, and that there were too few lighthouses in the same area. These factors had resulted in a great number of shipwrecks. Between 1835 and 1858, 95 ships had been lost and another 54 seriously damaged as they made passage to or from Melbourne. More than 880 people had drowned as a result of these accidents. These shipwrecks caused both an interruption of trade for the merchants and severe losses for insurance companies. As a shipping agent and, as discussed later in this paper, a director of an insurance company, Eliezer had a dual interest in joining the Melbourne Chamber of Commerce when it lobbied the government to improve charts, to erect more lighthouses and to build huts with food supplies on isolated islands. This last point was in response to the tragic case of a shipwreck survivor who had made it ashore to an uninhabited island in Bass Strait, only to die of starvation. Adding to these problems was the existence of 'wrecking' gangs that operated out of Queenscliff and Sorrento. They plundered cargo and removed the salvageable remnants of any ship that was wrecked near the Port Phillip Heads.<sup>50</sup>

Eliezer was quite an active letter-writer to the local press on matters that related to shipping. One letter to the *Melbourne Morning Herald* suggested the establishment of an Admiralty Court in Australia to hear shipping disputes. The court was to take the place of 'the useless and ancient abuses' to which maritime disputes in Victoria were subject at the time.<sup>51</sup>

That Eliezer had become one of the leading members of Melbourne's commercial establishment is indicated by the fact that he was one of the 35 men admitted to membership of the Melbourne Club in 1856. One historian of class society in Victoria in the 1850s rationalised this aberration from the club's exclusionary practices by describing him thus: 'The cultivated member of the famous Sephardic family, he was no ordinary businessman: he was an accomplished etcher and founder of the Victorian Academy of Art.'<sup>52</sup>

This last comment was somewhat out of time. The academy was not yet founded. One of the club's historians concluded that when the club admitted 35 new members in one year, membership had ceased to be 'either a prescription for influence or the sole test of gentility'.<sup>53</sup> Although all the judges of the Supreme



Court and six of the eight County Court judges were members, the historian estimated that perhaps only one-fourth of the prominent bankers and merchants of Melbourne had joined. Only one of the professors at Melbourne University and a fifth of the medical practitioners in the Colony were listed.

As a service to their clients importing and exporting goods, Montefiore Graham & Co. opened a bond store in 159 Lonsdale Street West in 1857, but the dissolution of the Montefiore-Graham partnership in 1861 left Eliezer to carry on business in his own name. Both the 1861 and 1862 Melbourne directories list E. L. Montefiore & Co., merchants, at 116 Lonsdale Street, west, with a bond store at 159 Lonsdale Street, west. Eliezer was now living in Lennox Street, Richmond, on the eastern side of the street, just one house down from Bridge Road.<sup>54</sup>

Soon after his arrival Eliezer had made connections with the Jewish community in Melbourne. In July 1853 he gave the substantial sum of £25 to an appeal to rebuild the synagogue in Bourke Street. A year later he and his uncle Jacob both spoke at a meeting of the Jewish community in Melbourne that was held to raise funds for Jews in Palestine. In 1855 Eliezer served on a committee to found a 'Jews' Educational Establishment'.<sup>55</sup> It seems that his uncle's presence may have influenced Eliezer's interest in the community. Jacob left Melbourne, probably – the date is not certain – in 1856. Thereafter Eliezer's interest seems to have waned, although he took a leading role in a meeting at the Bourke Street synagogue in 1858 that celebrated the newly-won right of Jews to sit in the House of Commons in England. This was the last entry relating to Eliezer in the history of the Melbourne Jewish Community.<sup>56</sup>

A Society for the Advancement of Fine Arts in Victoria was founded in Melbourne in 1853 and it held an exhibition that was opened by the lieutenant-governor. But the society was short-lived, and Eliezer does not appear in its records as having participated in its activities.<sup>57</sup>

Eliezer is first recorded as participating in the artistic scene in Melbourne in 1856. The Victorian Society of Fine Art was formed in that year. The moving figures of the society were Frank Newton, Eugene von Guerard, and William Strutt. Eliezer is not mentioned as being involved in its formation. The society opened an exhibition on 6 December in the Exhibition Building. This building was then on the eastern side of William Street between Little Lonsdale and La Trobe Streets.<sup>58</sup> The exhibition included works by three established artists of the colony: von Guerard, Strutt, and Nicolas Chevalier. Eliezer exhibited three works listed in the catalogue as etchings. They were entitled 'A Distinguished Member of the Humane Society', 'Return from the Warren' and 'The Glee Maiden'.<sup>59</sup> Describing the exhibition 30 years later, Alexander Sutherland recalled that Eliezer's exhibits were 'Indian Ink sketches' and noted that they 'were a great delight to the taste of that generation'.<sup>60</sup> Whether Eliezer's entries were etchings or not is questionable.<sup>61</sup> As we have seen, nothing is known about Eliezer's art training, if indeed he had any. If he did have instruction, and given his paternal grandfather's occupation,

it is quite possible that this included the techniques of etching.

The inaugural '*conversazione*' of the society was held a week later and it was there that James Smith made the first suggestion for the formation of a National Gallery in Victoria.<sup>62</sup> Sutherland recalled that the public was apathetic at that time. Apart from the opening of the exhibition, if half a dozen people turned up in the course of a day the attendance was considered a good one. The society held one or two more exhibitions but then disappeared.<sup>63</sup>

The Australasian Fire and Life Insurance Company was founded in Melbourne in 1857. The company first undertook fire insurance and then marine insurance. Eliezer was a director of the company on its formation. It is perhaps pertinent that in 1857 Eliezer had acquired a new neighbour at his business address in William Street. This was the ubiquitous Edward Cohen, sometime mayor of Melbourne, member of Parliament, minister of the Crown, auctioneer and a leading figure in both Melbourne commercial circles and the Jewish community. Cohen was appointed auditor of Australasian Fire and Life when the company was founded. He was subsequently appointed a director.

The company was a successful commercial venture from its inception, although there seemed to be a continuous change in board members as they left for overseas, presumably returning 'home' to England. In 1861 Eliezer was appointed deputy chairman of the company. There was an abortive attempt by the company in that year to raise more capital in order to write life assurance. This failed and the company had to return the subscribed funds.

Whether or not this failure was ascribed to the general manager of the company is not clear, but at the sixth annual general meeting of the company it was announced that he had 'resigned'. A letter from him claiming that he had been engaged at an annual salary of £1,000 a year but had only ever been paid £800 a year, was tabled at the meeting. He claimed that he was thus owed £1,000 for his five years' service. Edward Cohen advised that the manager had been paid a bonus of £500 on his retirement and that his claim for another £500 should be rejected. This advice was accepted. The practice of making a substantial payment to 'retiring' executives is not a recent one. It was then announced that Eliezer had resigned from the Board to accept the position of secretary (general manager) of the company. His salary was not disclosed. In 1864 he appears in advertisements for the Australasian Insurance Company as the company's secretary.<sup>64</sup>

It was an uncommon change in occupation for a 43-year-old. It would seem that his only insurance experience was as a consumer and then as a director of an insurance company. Following the dissolution of the Montefiore-Graham partnership in 1861, he had traded on his own account for two years and perhaps this was not to his liking. But this was the beginning of a new career that lasted for the next 30 years.

The fortunes of the Australian Fire and Life Insurance Company prospered under Eliezer's guidance. His interest in ships and their cargoes was responsible

for the specialisation of the company in marine insurance.

Meanwhile, a number of children had been born in the Montefiores' Richmond home. George Jacob, born in 1855, had died in the same year. Frank Albert was born in 1857 but died the following year. As a comment on the appalling infant death rate of the times Esther had now borne five sons, but only one had survived babyhood. All the girls of the couple who were born in Richmond did survive: Amy born in 1859, Eliza Jane in 1861 and Mary in 1863. Eliezer's new job enabled him to move from his house in Richmond to the more fashionable area of South Yarra. Their house in Murphy Street was on the eastern side, half way between Toorak and Domain Roads. There, Esther bore another two daughters: Esther Lillian in 1866 and Ethel Octavia in 1868.

During this period Eliezer was also heavily involved in activities of the general community. The *Argus* of 17 September 1861 contains a spirited letter from him to the editor, in defence of his position as an auditor of the Melbourne City Council. The newspaper of the previous day had published a letter from 'An Accountant' that had criticised the council's auditors for having failed to prevent substantial defalcations by two of the council's staff. The city's rate collector had made off with £2,000 and there was a 'deficiency of cash', £1,500, handled by the city treasurer. If 'city merchants' were to take on the voluntary position of auditor for the council, they should not accept the job if they cannot perform it adequately, said 'The Accountant' in his letter. And, he added, if the auditor had been appointed commercially, then he would have been personally liable for these losses. Eliezer's defence was that under the City of Melbourne Corporation's Act, the nomination for the unpaid position of city auditor by the council carried a penalty of £50 for a 'city merchant' who failed to accept the nomination. These provisions, he added, were now somewhat outmoded but they were undertaken by him as a civic duty. In any event the auditors had pointed out to the council for the half-year to February, the cash deficiency in the city treasurer's accounts. 'The Accountant' did not respond.

In 1864 Eliezer was appointed chairman of a committee to arrange a celebration in Melbourne of the 300th birthday of William Shakespeare.<sup>65</sup> Between 1856 and 1869 very little appears to have happened in Melbourne relating to fine art. The Public Library of Victoria had been established in 1853. Five trustees were appointed, the chairman being the Supreme Court judge Redmond Barry, later to be Chief Justice Sir Redmond Barry.<sup>66</sup> The National Gallery of Victoria had been formally created under the aegis of the library in 1861, but it consisted of one small room which contained no paintings, only a variety of rather dubious 'objects of virtue' which had been purchased in England for £2,000.<sup>67</sup> On 10 February 1862 the *Argus* published a letter of complaint that the Museum of Art at the Public Library was open only from mid-day until 4 p.m. on weekdays and that this prevented working people from attending.

Non-government activity in the arts appears again in 1870 when the Victorian



Academy of Arts was created. Eliezer was a prime mover in its creation and was elected to its first council. His fellow council members included Louis Buvelot and Eugene von Guerard.<sup>68</sup> At the Academy's first exhibition in 1870 Eliezer exhibited a total of nine works. Of these, seven were etchings of a wide range of subjects from landscapes like 'View in Tahiti', to figurative works such as 'The Lesson'. Other exhibits by Eliezer were in charcoal, one a portrait and the other a still life. Although the works by professional artists in all these shows had prices shown in the catalogues, Montefiore's exhibits did not.<sup>69</sup> There was a careful demarcation line between amateurs and professionals.

In the previous year the Victorian government had decided that there should be one piece of legislation to govern the Public Library, the National Gallery of Victoria and the Museum. This was embodied in an Act of 1869, which placed the governance of the three bodies under the control of government-appointed trustees. The Victorian *Government Gazette* of 4 February 1870 announced the fifteen that had been chosen. Eliezer was included. Here was one Jewish insurance manager amongst four knights of the realm, seven members of Parliament and a Church of England clergyman. Redmond Barry, Eliezer's fellow Melbourne Club member, continued as chairman of the new body.

At a meeting of the trustees on 18 March 1870 Eliezer was appointed to a sub-committee of three to establish the National Gallery. One of the other members was the Honourable T. T. a'Beckett, a solicitor, a member of the Legislative Council for 20 years, and a member of the council of Melbourne University. He had published a paper entitled 'Painting and Painters'.<sup>70</sup>

The other member was Charles Gavan Duffy, an Irish-born political activist, a journalist and an author in his own country. Together with the famous Daniel O'Connell, he had been convicted of sedition in 1844 but the conviction was overturned by the House of Lords. Four years later he was four times unsuccessfully arraigned for treason for having breached legislation designed to control the Irish press. He was elected to the House of Commons in 1852 where he was one of the founders of the Irish party. Frustrated by the resignation of his colleagues from that party, he resigned his seat in Parliament and migrated to Melbourne in 1855. His fame had preceded him, particularly amongst his countrymen on the diggings in Ballarat. In order to stand for the first election of the Legislative Assembly of the Victorian Parliament a man had to be a property owner. The miners were so keen to have Duffy as a member that a group of them offered to contribute an ounce of gold each to enable him to purchase property and to stand. He was elected. He framed the act of the Parliament which abolished the property qualification for the Assembly. He was to be premier briefly in 1871-72 and was knighted in 1873.<sup>71</sup>

Thus the Committee for the National Gallery was a mixed cultural group, consisting of a Protestant establishment English-born gentleman, an Irish Catholic rebel and a Jew who had been born in Trinidad.

On 30 June 1870 Eliezer's motion to a full meeting of the trustees that Eugene

von Guerard should be appointed instructor of painting at the National Gallery was accepted.

Less than a year later Eliezer decided to leave Melbourne and settle in Sydney. He decided that it was desirable to forgo the positions of importance he had achieved in Melbourne, where he had lived for nearly 20 years, to join his family in Sydney. His two brothers Jacob and Octavius and a cousin Herbert were living there at the time. Eliezer attended his last meeting of trustees of the Victorian Library, Gallery and Museum on 17 February 1871. In recognition of his services it was agreed that the portfolio of his own works which he had presented to the gallery should be returned to him, and that he should be given 'copies of the Albert Trust photographs and charts of the Italian schools of painting'.<sup>72</sup>

Owing to his departure for Sydney he did not exhibit in the Victorian Academy of Arts exhibitions in 1871 or in 1872. But he sent the Victorian Academy two untitled fusain drawings for the exhibition in 1873, and another fusain drawing, 'Bondi, New South Wales' in 1874.<sup>73</sup>

### In Sydney

Eliezer's older brother Jacob (J.M.) was, by then, a leading figure in Sydney's commercial and political life. A member of the Legislative Council in New South Wales when it was first reformed in 1856, he was a fervent campaigner for free trade and published several pamphlets on the subject. He was primarily engaged with many commercial interests and company directorships. The former included vast land holdings in New South Wales. The latter included directorships of the Australian Gas Light Company, Northern Rivers Sugar Company, and Moruya Silver Mining Company. Most relevantly here, Jacob was the founding chairman in 1862 of the Pacific Fire and Marine Insurance Company.<sup>74</sup>

Eliezer's move to Sydney was to join his brother and to take up the post of manager of the Pacific Fire and Marine Insurance Company, a position he was to hold for the next 21 years. It was a venturesome career move. Since the gold rush Melbourne had been the financial capital of Australia and the centre of the Australian insurance industry.<sup>75</sup> He was leaving that behind him as well as his influential public appointments.

There was only a slight delay between his exit from the stage of the Melbourne art scene to an entry on to the boards of a similar one in Sydney. An advertisement in the *Sydney Morning Herald* on 24 April 1871 announced a meeting to be held that day to form an 'Academy of Art in New South Wales'. Edward Reeve, a member of the Sydney School of Design and a journalist with the *Sydney Morning Herald*, had signed the advertisement. In his address to the meeting, which was attended by Eliezer and 24 others, Reeve acknowledged that the model for the proposed body in New South Wales was the Academy of Art in Victoria. The meeting determined to establish the New South Wales Academy of Art (NSWAA), deciding that 'It is expedient to form a Society for the promotion of the study of



the various departments of the Fine Arts, and for periodical Exhibitions of Works of Art in Sydney.<sup>76</sup> It was Eliezer who moved that a committee be appointed to draw up rules for the new academy and he was elected to this committee. In early June 1871 the constitution was adopted and officer-bearers were appointed. Thomas Mort was elected president, Eliezer was vice-president, and Reeve secretary.

Mort was the figurehead for the new body. A wealthy man, he was a collector of art, and from time to time opened his home for the public to view his private gallery. Mort was a grazier who had pioneered public wool sales in Australia and had developed the industry of freezing of meat for export. His name became widely known in Australia as a partner in the pre-eminent stock and station agents Goldsborough Mort.

The Constitution and Laws of the Academy state that it was: 'Formed for promoting fine arts and their exhibition in Sydney... Members shall consist of artists and others taking an interest in Art. These shall have the entire management of the Society...' Politicians were not acceptable ...

Neither Mort nor Reeve stayed in their positions for long. Sir Alfred Stephen was elected president and Eccleston Du Faur secretary. Eliezer remained as vice-president. Stephen (1802-94) was born in the West Indies. He trained in the law in England and arrived in Hobart in 1824. He was appointed first as Crown solicitor and solicitor-general and later was attorney-general during the turbulent period of George Arthur's rule in Van Diemen's Land. Stephen resigned his post there in 1839 to take a seat on the bench of the Supreme Court of New South Wales. Appointed chief justice in 1844, he was knighted in 1846. He retired from the bench in 1873. He had been a member of the Legislative Council, serving a year as its president. He was appointed lieutenant-governor of New South Wales in 1875. It was a coup for the new society to have a person of such a high profile agreeing to be its figurehead.<sup>77</sup>

It was Eliezer and Du Faur who were to be the moving figures in the New South Wales art gallery scene for the next 20 years. Eliezer frequently chaired meetings of the academy in the absence of Stephen. Eliezer and Du Faur often initiated actions that were approved by the Committee after the event.

Eccleston Du Faur was born in London in 1832. He went to Melbourne in 1853 but returned to London three years later. In 1863 he was back in Australia but this time to Sydney. A draughtsman by training, he worked at first in the surveyor-general's office. In addition to his passion for art he engaged in scientific pursuits with a particular interest in weather patterns. He was admitted as a fellow of the Royal Society of New South Wales in 1873 and became president of the Royal Geographic Society in 1885. One of his theories of weather in Australia was that it was influenced by atmospheric conditions in the Antarctic. In later years he was to be a strong supporter of Mawson's expedition to the Antarctic.

Eliezer was elected chairman of a meeting held by the NSWAA on 24 April 1871 that drew up a code of rules for the academy and later that year a meeting



of the trustees was held in Eliezer's office of the Pacific Insurance Company. Having no permanent home the activities of the Society were 'restricted to the occasional exhibition of Works by Colonial Artists and Amateurs of this and the adjoining Colonies, to the distribution of Works of Art by Art Unions, to Loan Exhibitions and to Reunions of its members for the purpose of exchanging ideas upon art subjects.'<sup>78</sup>

Both Eliezer and Jacob Montefiore exhibited paintings in the NSWAA annual showing in 1873. The review said that Eliezer 'sustains the work of the infant academy by two water colours'. Jacob's contribution was a landscape in watercolour.<sup>79</sup>

It was not until 1874 that the NSWAA received government recognition in the form of a grant. The greater part of the grant was to be spent purchasing works of art to form the nucleus of a National Gallery.<sup>80</sup> The influence that Eliezer exercised over the academy during its early years can be judged from an incident that followed the announcement of the grant. When the council of the academy met on 17 July to determine how £500 could best be spent, Eliezer, unusually, was absent from the meeting. Since significant original works in oil were not available for this small sum of money, a resolution was passed stating that the grant should be spent 'on the purchase of copies of some of the most celebrated paintings by the ancient masters'. Eliezer heard about the decision and wrote to the president the following day to tell of his disagreement with the council's decision and to seek a further meeting to reconsider the resolution. The meeting requested by Eliezer took place six days later, when it was resolved to withdraw the previous decision. Eliezer's motion that the money should be spent on 'the purchase of original watercolour drawings by living artists leaving the question of purchasing oil paintings when larger sums be placed at their disposal' was carried.<sup>81</sup>

These matters soon became public knowledge and resulted in letters to the editor of the *Sydney Morning Herald*. The letters were critical of the revised decision of the academy. One letter suggested that copies of great art works were superior to the 'butterfly works' of all modern artists. In Eliezer's reply in the columns of that newspaper, he exhibited a sound knowledge of current artistic thought and English artists. In defending his stand against copies he quoted from the English art critic John Ruskin's *The Political Economy of Art*: 'never buy a copy of a picture under any circumstances'<sup>82</sup>. He referred to the expense of purchasing the works of members of the Pre-Raphaelite Brotherhood, Millais and Hunt, which were beyond the means of the academy. Rather, he said, the academy should purchase the work of rising local artists of merit. And as a final thrust against his critic he responded that he could 'scarcely look on the works of such men as Turner "as merely butterfly works of the easel"'.

As a result of these events Du Faur wrote to Conrad Martens on 17 August 1874 inviting Martens to paint a picture for the Society. Martens accepted the invitation, and Eliezer wrote to his friend Nicholas Chevalier asking him to accept

Eliezer's trip to Europe during which he 'inspected the workings of the London Office.' An 'experienced underwriter' was appointed to write business for the company, and a London board of directors was created to oversee the operation of the branch office. The report also recorded claims of £118,000. This was a massive increase in reported claims over previous years, which had consistently been in the region of £10,000 to £12,000.

In 1884 the general insurance industry in Australia became the first in the British Empire to establish insurance institutes for 'the dissemination of professional knowledge by the reading of papers, and other means.' The Insurance Institute of Victoria was founded in July 1884. It was followed a month later by the Insurance Institute of New South Wales.<sup>89</sup> The *AIBR* recorded the inaugural meeting of the Insurance Institute of New South Wales, at which Eliezer Montefiore, who was absent overseas, was elected foundation president. There were 56 members at the inaugural meeting and subsequently a further 21 were admitted. Eliezer (then 64 years of age) made his presidential address at the first meeting of the Institute on 15 October 1884: 'Had I been present at your meeting I would have requested that you appoint someone more worthy of the position, it was an unlooked for compliment, I could not but feel that the compliment was more in virtue of my venerable years rather than any special attributes I possess.'

His address was lighthearted, befitting an after-dinner speech. It certainly did not address any serious issues that may have confronted the insurance industry at the time. Its only earnest note related to the image of the industry, which, it must be said, has changed little in the succeeding century since he delivered these words:

An opinion often prevails that the interests of the insurer and the insured are antagonistic. On an experience extending over a quarter of a century [I have found] that [insurance] offices are always ready to make concessions. It is very rarely that respectable offices resist claims on technical grounds. Unfortunately ninety nine per cent of insureds do not glance at the conditions of their policies and when losses occur they think themselves very badly treated when their claims are demurred to.<sup>90</sup>

No doubt his audience of insurance company managers applauded these comments.

The 1885 annual general meeting of the Pacific Insurance Company reported that the continuance of heavy losses in London had forced the company to cease writing any business from that source. It was now underwriting only Australian risks. It had been necessary to transfer the sum of £20,000 from reserves to cover the losses. Worse was to come. The company's results were not published in the *AIBR* in 1886, but there was an editorial comment on the Pacific that '£40,000 had been transferred from capital to meet heavy losses incurred by the London business. A call of £1 per share was made.'<sup>91</sup> The following year a small surplus

was reported although premium income had fallen to £29,000 and the company had been forced to sell the building that it occupied in George Street in order to stay afloat.

The London office was now writing business again but matters did not improve. By 1891 the end was near. The annual report of the company for the year presented a gloomy picture. Claims and expenses exceeded income by £11,500. The chairman's address included the message that, 'It is well known that during the past year a heavy wave of disasters swept over underwriting interests, both fire and marine, in all parts of the globe – there is every reason to hope that there are more prosperous times ahead.'<sup>92</sup>

Good fortune did not smile upon the Pacific Insurance Company. Poor underwriting by their London office continued to plague the company. The next year there was a further loss of £11,000, which left the company bankrupt with liabilities exceeding assets by £15,000. The chairman reported that the London agency had been closed down and that a committee of shareholders had been appointed 'to reconstruct the company'.<sup>93</sup> But it was past redemption. The Pacific Fire and Marine Insurance company ceased to be reported by the *AIBR*. It was one of the many insurance company failures of the period.

Historians have paid attention to the crashes of financial institutions in the early 1890s, when more than 40 building societies and mortgage banks failed in addition to the 26 banks that went under.<sup>94</sup> But the depression that followed had an equally telling impact on Australian insurance companies. In 1890 there were a total of 31 local insurance companies operating in Sydney and Melbourne. A decade later there were only ten in business. Two-thirds of the Australian insurers had failed in a decade. It left the field at the mercy of a cartel of British insurers in Australia that lasted until the introduction of the Trade Practices Act in 1974.<sup>95</sup>

Certainly the Sydney insurance community was kind to Eliezer over the failure of the company of which he had been manager. Perhaps they were feeling 'but for the grace of God ...' The *AIBR* of 18 July 1892 reported his resignation as manager of the Pacific, and the following month published in full a letter that the Sydney Underwriters' Association had sent to Eliezer. The letter recounted that the Association at its annual general meeting passed a resolution which offered best wishes for his future welfare and remarked on 'your long and honourable career ... [and that] your high integrity and excellent courtesy have won for you the esteem and affection of your colleagues'.<sup>96</sup> In 1892 Eliezer was 72 years old.

This may have been the end of his commercial career, but later that year the *AIBR* published a letter from a group of professional Sydney artists which congratulated Eliezer on his appointment to the directorship of the National Gallery of New South Wales and added: 'The unfailing interest you have always taken in matters of art and the time you have devoted to furthering its interests in the Colonies, have long called for some recognition from the state.'<sup>97</sup>

Eliezer had been appointed President of the Board of Trustees of the Art



Gallery of New South Wales in 1889. It is of interest that Hal Missingham, who was Director of the Gallery from 1945 to 1971, wrote of the Trustees of that period that they 'were jealous of their status and their powers. They made the decisions and bought works of art'. And that 'The Trustees naturally looked to England for acquisitions. All staunch subjects of Her Majesty, it was axiomatic that the best works of art should come from the Mother Country – preferably from the Royal Academy.'<sup>98</sup>

It is hard to know whether this trenchant criticism should be applied to Eliezer who was obviously instrumental in the appointment of his brother to a selection committee in Paris.

What were his opinions about art? In 1879 Eliezer read a paper to the Literature and Fine Arts Section of the Royal Society of New South Wales. He was chairman of the section. The title of the paper was 'Art Criticism'.<sup>99</sup> The essay was structured as a condemnation of professional art critics, and he cited the widely differing and often highly critical views of the contemporaries of Raphael, Rembrandt, Titian, Corregio and other great European artists, so it is only possible to infer his own views on art.

He disapproved of art critics: '[They] are mostly guided by what pleases their own particular taste, without regard to any recognised art canons and possess very little theoretical knowledge ... it has been asserted that fewer qualifications are required by Parisian art critics than by any other writers in the French press.' At its simplest his view of art was that no two men ever saw the same appearance in any object whatever. What men will see is determined beforehand by very complex conditions of faculties, experience and education. What pleases us best is that which gives evidence of the qualities we most admire and approve.

But he then goes on to spoil that statement, from which one could infer that he laid some emphasis on experience and education, with the declaration that, 'I do not hold with some that a knowledge of art is indispensable in forming an opinion of a work of art, any more than a knowledge of cookery is indispensable to form an opinion of a good dish. We all know what pleases our palate and what pleases our eye.' He later qualifies this stance by adding that 'fine art is not a mere slavish imitation of nature; indeed if it were so what would we say of the gorgeous landscapes of Claude and Turner?'

The paper demonstrates that he was widely read. He quoted the views of Henry Fuseli (1741-1825), the Swiss-born artist and critic, and those of Sir Joshua Reynolds. And he referred to the libel action taken in 1877 by the American-born, but English-domiciled artist James Whistler against John Ruskin, who wrote of Whistler that 'I have seen much of Cockney impudence before now, but never expected to hear a coxcomb ask 200 guineas for flinging a pot of paint in the public face.'

The present article has looked at Eliezer's involvement with the Jewish communities in Adelaide and Melbourne. His participation in their activities



*E.L. Montefiore, inscribed Yarra Yarra 19 October 1852. Pen and ink and water colour wash. Latrobe Collection, State Library of Victoria*



*E.L. Montefiore, inscribed Ships in the Yarra River at the Falls c. 1852/1853. Pen and ink and water colour wash. Latrobe Collection, State Library of Victoria*





*E.L. Montefiore,  
inscribed Port  
Phillip Heads  
9 March 1853.  
Pen and ink and  
water colour  
wash. Latrobe  
Collection,  
State Library of  
Victoria*



*E.L. Montefiore,  
inscribed Sydney  
Regatta 26  
January 1853.  
Pen and ink and  
water colour  
wash. Latrobe  
Collection,  
State Library of  
Victoria*



in Melbourne appears to have ceased in the mid-1850s. The obituary in the Melbourne *Jewish Herald*, written by its Sydney correspondent, included the comment that:

Only a few months before his death he read a paper on Art ... [to] the Hebrew Literary Society, which was the first occasion of his coming amongst his co-religionists for very many years, and, strange to say, he only became a seat holder of the synagogue five days before his death.

Eliezer's attitude to religion generally can be gauged from a paper that he wrote for *The Sydney Quarterly Magazine* in 1890. The title was 'Agnosticism Among the Poets'.<sup>100</sup> In this short work Eliezer exhibits an extensive knowledge of poetry from Homer and Virgil through to the English Romantic poets of the nineteenth century. In respect of the latter he postulates that, commencing with Tennyson's *In Memoriam*, there are 'constant allusions to the agnostic spirit which was beginning to penetrate through all ranks of society'. He proceeds to include Matthew Arnold in his list together with Adam Lindsay Gordon. He concludes his piece with the thought that 'it is difficult ... to wholly avoid the contagion [of agnosticism] which is in the very atmosphere' since 'the Darwinian theory had been made public' but if the writer is a 'strong soul he will rise so far above it as to see a faint glimmer of hope through the blackness'. Eliezer does suggest religion as a way of seeing the faint glimmer.

He suffered a stroke while he was walking down a Sydney city street on 21 October 1894 and died the following day. He was buried in the Rookwood Cemetery.

A number of quotations from the many obituaries written on his life have already been used in this article, but extracts from two summarise the man. One referred 'to his cheery gracious personality' and averred that he saw that 'art was doing its best to federate the colonies' through his plan to exchange art works between 'national' galleries that had been established in each colony.<sup>101</sup> The other is from a letter written to Eccleston Du Faur, (who succeeded Eliezer as director of the AGNSW), by an Englishman, Thomas L. Devitt. Devitt, who had visited Sydney and made a gift of a painting to the gallery, wrote: 'I wish that some recognition of Montefiore's services had been acknowledged in the form of a knighthood years ago, and it is curious that not many months ago I was moving here on the matter and wrote to sound him as to his feelings on the subject. His reply was very characteristic, to the effect that for the sake of his daughters and friends he would have appreciated the recognition of his life's work.'<sup>102</sup>

## Notes

- 1 P. C. Wickens, *Insurance Institutes in Australia*, Australian Insurance Institute, Melbourne, 1984, p. 9.
- 2 The work of Nicholas Draffin is excellent. See his entry on Montefiore in *The Dictionary of Australian Artists*, Joan Kerr ed., Melbourne, 1992, pp. 543-5 and 'An Enthusiastic Amateur of the Arts, E. L. Montefiore in Melbourne 1853-1871', *Art Bulletin of Victoria*, December 1987. Ruth Faerber's work in 1977 set the pattern for a serious study. 'Eliezer Levi Montefiore' in *Journal of the Australian Jewish Historical Society*, vol. 8, part 4, pp. 185-94. See also more general references in G. F. Bergman, 'Montefiore, Eliezer Levi' *The Australian Dictionary of Biography*, Melbourne, p. 269, H. L. Rubinstein, *The Jews in Australia*, Vol. 1, William Heinemann, Port Melbourne, 1991, p. 450. J. S. Levi and G. F. G. Bergman, *Australian Genesis*, Melbourne, 2002, p. 132, S. D. Rutland *Edge of the Diaspora*, Sydney, 1988, p. 128.
- 3 *The Art Journal*, Not dated but presumed to be shortly after his death. From a collection of obituaries, Mitchell Library, Sydney.
- 4 Rodney Benjamin, *Paths to Professionalism, The History of Insurance Broking in Australia*, Craftsman, Melbourne, 1988, and 'Private and Public Regulation of the General Insurance Industry in Australia 1897-1992', unpublished PhD thesis, University of Melbourne, 1993.
- 5 When this occurred is not known.
- 6 'The Montefiores. Jews and the Centenary of South Australia', H. Munz, *The Australian Quarterly*, vol. 9, no. 1, March 1937.
- 7 *The Magazine of Art*, not dated but presumably shortly after his death. From a collection of obituaries, Mitchell Library, Sydney.
- 8 Cecil Roth, *Journal of Jewish Historical Society of England*, vol. 13, 1932-35, pp. 57-163, n. 18.
- 9 A. M. Hyamson and A. M. Silberman, *Valentines's Jewish Encyclopaedia*, London, 1938, p. 437.
- 10 L. M. Goldman, *The Jews in Victoria in the Nineteenth Century*, Melbourne, 1954, p. 343.
- 11 J. R. Buckrich, *The Montefiore Homes*, Melbourne, 1998, pp. 71 & 146.
- 12 H. L. Rubinstein, *The Jews in Australia 1788-1945*, Port Melbourne, 1991, p. 7.
- 13 Levi and Bergman, *op. cit.*
- 14 Historical Records of Australia, First Series, vol. 18, p. 13. Quoted by D. J. Benjamin, 'The First Montefiore in Australia', *AJHSJ*, vol. 1, pp. 467-471. See also Goldman, *op. cit.*, p. 29.
- 15 *ibid.*, p. 30.
- 16 S. J. Butlin, *The Australian and New Zealand Bank*, Croydon, 1961, Ch. 3.
- 17 *ibid.*, p. 26.
- 18 R. L. Benjamin, *A History of Insurance Broking in Australia*, Melbourne, 1988, p. 13.
- 19 C. M. H. Clark, *A History of Australia*, vol. 3, Melbourne, 1979, pp. 47-8.
- 20 Munz, *op. cit.*, p. 83.
- 21 *ibid.*, quoting a report of the dinner in the Southern Australian.
- 22 I. Gettler, 'Joseph Barrow Montefiore', ADB, p. 251, and Levi and Bergman, *op. cit.*, p. 270.
- 23 Faerber, *op. cit.* p. 186. C. A. Price, *Jewish Settlers in Australia*, Appendix I, was only able to estimate the numbers at 10 in 1841 and 100 in 1851.
- 24 South Australian Register of Births, Deaths and Marriages.
- 25 Copy of Certificate of Marriage, archives of Australian Jewish Historical Society, Sydney, NSW. Folder 'E. L. Montefiore'. Nathan was not a rabbi. When the Adelaide Jewish community was established later that year, Nathan was defeated when he stood for office as Vice President, but was elected treasurer. It is noteworthy that neither Montefiore stood for office. H. Munz, *op. cit.*
- 26 National Library of Australia.
- 27 A. Fabian, 'Early Days of South Australian Jewry', *AJHSJ*, vol. 2 Part 3, pp. 127-43.

- 28 Mitchell Library, Sydney.
- 29 Montefiore family web site.
- 30 C. M. H. Clark, *A History of Australia*, vol. 4, Melbourne, 1978, pp. 3-15.
- 31 At a value of \$330 an ounce this had a present day value of nearly \$300,000.
- 32 R. L. Benjamin, 'Early Melbourne and the Benjamin Brothers', *AJHS*, vol. 13, 1996, Part 3, p. 380.
- 33 *ibid.*, p. 381.
- 34 *Port Phillip Herald*, 5 January 1853, p. 6.
- 35 Draffin, *op. cit.*, p. 94.
- 36 Accession No. H84, 459/1-44, Call No. PIC LT Box/Montefiore.
- 37 See footnote 3 for the reference to Draffin's study of Eliezer in Melbourne.
- 38 Draffin, *op. cit.*, footnotes 15 and 16.
- 39 On a page opposite a view of Hobson's Bay dated 11 March 1852 Eliezer wrote, 'sailed from Sydney 24 February 1853 at 4 am. Arrived at PP 9 March at 10 pm'.
- 40 The Adelaide newspaper shipping lists 'Mr. E. L. Montefiore' arriving in Adelaide from Sydney on 18/11/1852 and 'Mr. Montefiore' departing on 28 December 1852. If he was accompanied by any family, they are not listed.
- 41 M. Rutledge, 'Jacob Levi Montefiore', *ADB*, pp. 270-1.
- 42 Pioneers' Index, Latrobe Library, Melbourne.
- 43 *The Port Phillip Herald*, 28 July 1853, p. 2, and many subsequent advertisements.
- 44 *ibid.*, 23 July 1853 and 28 August 1853.
- 45 B. Cowderoy, *Melbourne's Commercial Jubilee*. Notes from the Records of 50 years work by the Melbourne Chamber of Commerce, Melbourne, 1901, pp. 9-10.
- 46 Sands & Kenny, *The Melbourne Directory 1858*, p. 201.
- 47 1857 Index to *Government Gazette*, p. 15.
- 48 Sands & Kenny, *The Melbourne Directory 1858*, advertisement dated 25 August 1857.
- 49 Cowderoy, *op. cit.*
- 50 J. B. Cooper, *Victorian Commerce, 1834-1934 incorporating The Story of the Melbourne Chamber of Commerce*, Melbourne, 1934, pp. 82-5.
- 51 *Melbourne Morning Herald*, 26 April 1855, p. 6.
- 52 P. de Serville, *Pounds and Pedigrees, the Upper Class in Victoria, 1850-80*, Melbourne, 1991, p. 257.
- 53 R. McNicoll, *The Early Years of the Melbourne Club*, Hawthorn, 1976, p. 92.
- 54 Sands & McDougall, *Melbourne Directory*.
- 55 Goldman, *op. cit.*, pp. 96, 109-11.
- 56 *ibid.*, p. 126.
- 57 *Argus*, 22 August 1853.
- 58 L. B. Cox, National Gallery of Victoria 1861 B 1968, National Gallery of Victoria, ND, p. 10.
- 59 Catalogue and Articles in Victorian State Library.
- 60 Sutherland, *Victoria and its Metropolis*, Melbourne, 1888. Vol. 1, p. 502.
- 61 Draffin, *op. cit.*, suggests that they were ink drawings rather than etchings, since etching was not widely practised in Australia at the time.
- 62 L. B. Cox, *op. cit.*, p. 10.
- 63 Sutherland, *op. cit.*, and see advertisements in *Port Phillip Herald*, 21 April 1857, 11 June 1857, 10 November 1857.
- 64 *Argus*, 8 and 9 Feb., 7 and 13 August 1862, 7 and 8 August 1863.
- 65 Goldman, *op. cit.*, pp. 110-11, 126, 146, 150-3.
- 66 Barry, a Protestant, was born and educated in Ireland. He arrived in Melbourne in 1839 and was appointed to the Supreme Court in 1852. The following year he became chancellor of Melbourne University. His statue stands in front of the State Library in Melbourne, but he is



- remembered as the judge who condemned Ned Kelly to death in 1880.
- 67 U. Hoff and M. Plant, National Gallery of Victoria, Melbourne, 1968, Foreword.
  - 68 C. B. Christesen (ed.), *The Gallery on Eastern Hill*, Victorian Artists' Society, 1970, p. 10.
  - 69 Catalogues of the Victorian Academy of Arts, State Library of Victoria.
  - 70 P. Menzell, *The Dictionary of Australasian Biography*, London, 1892.
  - 71 *ibid.*
  - 72 Minute Books of the Trustees of the Public Library, the Museum and the National Gallery of Victoria, State Library of Victoria.
  - 73 It is assumed that 'fusan' in the catalogues was a mis-spelling of 'fusain'. The Shorter Oxford Dictionary identifies fusain as a charcoal crayon made of wood from a Spindle tree and that fusain drawings were executed with this charcoal.
  - 74 Rutledge, ADB, *op. cit.*
  - 75 R. L. Benjamin, 'Private and Public Regulation of the General Insurance Industry in Australia', unpublished PhD Thesis, University of Melbourne, 1993, p. 51.
  - 76 Report presented to Lord Loftus, 22 September 1880, AGNSW archives.
  - 77 ADB, vol. 6, pp. 180-7.
  - 78 Report by the Trustees of the Art Gallery to the Governor of NSW on the opening of the Gallery, 22 September 1880.
  - 79 *Sydney Morning Herald*, 7 March 1873, p. 5.
  - 80 Thyra Gebbin, *The Cosmos Magazine*, Vol. 1, No. 3, 'Mr. E. L. Montefiore and the Sydney Art Gallery', p. 136.
  - 81 Minutes of meetings of the New South Wales Academy of Arts.
  - 82 From Ruskin's lectures at Manchester in 1857.
  - 83 NSWAA minutes.
  - 84 Report by the Trustees, *op. cit.*
  - 85 'In the Grose Valley, Blue Mountains', dated 1875, *Illustrated Australian News*, 1 December 1875, 'Lion Rock, near Govett's Leap', dated 1876, *Australasian Sketcher*, 2 September 1876.
  - 86 'Official Catalogue of the Exhibits from the Colony forwarded to the Colonial and Indian Exhibition, London, 1886'.
  - 87 Moore, *op. cit.*, vol. 1 pp. 233-4.
  - 88 *AIBR*, 10 April 1884, p. 164.
  - 89 P. C. Wickens, *op. cit.* pp. 1 and 7-9.
  - 90 *Australasian Insurance and Banking Record*, no. 11, volume 8, pp. 587-9.
  - 91 *ibid.*, 14 August 1886, p. 474.
  - 92 *ibid.*, 19 October 1891 p. 793.
  - 93 *ibid.*, 19 October 1892, p. 691.
  - 94 S. J. Butlin, *Australia and New Zealand Bank*, Croydon, 1961, pp. 286-8.
  - 95 Benjamin, 'Private and Public Regulation', p. 53.
  - 96 *AIBR*, 18 August 1892, p. 606.
  - 97 *ibid.*, 19 October 1892, p. 757.
  - 98 'A Century of Art in Australia', *The Bridge*, August 1972, pp. 47, 48.
  - 99 *Journal of the Royal Society of New South Wales*, 1879, pp. 189-96.
  - 100 pp. 45-50.
  - 101 'Mr. E. L. Montefiore and the Sydney Art Gallery', Thyra Gribbin, *The Cosmos Magazine*, vol. 1, no. 3, 3 November 1894.
  - 102 Letter dated 17 December 1894 in archives of the National Gallery of New South Wales, Montefiore correspondence.