PERSONAL NOTES

PROF. W. J BLACK, of the agriculture department, has been appointed chairman of the Soldiers' Settlement Board.

SIR CLIFFORD SIFTON, who has been chairman of the Commission of Conservation since its organization, has re-

MR. H. J. DALY, head of the H. J. Daly Company, of Ottawa, has been appointed director of reconstruction and repatriation

MR. K. W. McKAY, treasurer of the county of Elgin, has resigned. He has performed the duties of treasurer, in conjunction with his other work, for nearly thirty years.

SIR EDGAR BOWRING, who represented Newfoundland on the Dominions Royal Commission before the war, has been appointed high commissioner for the colony in London.

MR. CHARLES F. ROLAND, commissioner for the Soldiers' Land Settlement Board, Winnipeg, has resigned. He will become western secretary of the Dominion Reconstruction Board.

MAJOR R. F. MASSEY, president of the Dominion Fire Insurance Company, was this week presented with the D.S.O. by the Lieutenant-Governor of Ontario. Major Massey served with the Canadian artillery in France and was badly

MR. R. S. McLaughlin, of Oshawa, president of the McLaughlin Motor Car Company, Limited, has been elected a director and member of the executive of General Motors Corporation, a three hundred million dollar corporation, with main offices in New York.

HON. WALTER SCOTT, former premier of Saskatchewan, will return to the editorship of the Moose Jaw Evening Times. Since his retirement from public life Mr. Scott has lived at Victoria, B.C., where he will remain for the winter, but will return to Saskatchewan in the spring and resume his permanent residence.

MR. W. E. Bell has been appointed acting division superintendent of telegraphs (lines in Alberta and British Columbia). Mr. Bell has been associated with the Grand Trunk Pacific telegraphs at the headquarters in Montreal since 1915. He succeeds Mr. W. J. Rooney, who has been granted leave of absence.

WOODLAND, manager for Canada and Newfoundland of the Employers' Liability Assurance Corporation, Limited, has been elected to the presidency of the Casualty Underwriters' Association of Canada. The annual meeting of the International Association of Casualty and Surety Underwriters will be held in New York, December 4th, and Mr. Woodland will attend the gathering as representing the casualty underwriters of Canada.

OBITUARY

FREDERICK CHARLES WATSON, private banker, broker and realty man at Samia, is dead at the age of sixty years from heart failure. He has been mayor of the city, warden of the council, and at the time of his death was United States vice-consul at that city.

HON. E. H. C. HAY died at Winnipeg on November 23rd of heart disease. He was seventy-seven years old. one of Manitoba's pioneer citizens, and a member of its first legislature in 1870. Four years later he was made minister of public works and agriculture of Manitoba. He took an active part in pioneer legislation in that province.

MR. JOHN MAUGHAN, of Toronto, after being ill for more MR. JOHN MAUGHAN, of Toronto, after being ill for more than one year, died on November 27th at his residence, Tyndall Avenue. Toronto loses a prominent figure in commercial, financial and insurance circles for upwards of sixty years. The deceased gentleman, who was in his eighty-fourth year, was a pioneer in fire insurance business, and was the oldest established broker in the city.

SIR CLIFFORD SIFTON HAS RESIGNED

Sir Clifford Sifton has placed his resignation as chairman of the Commission of Conservation in the hands of the government. He has been chairman of the commission since its organization, and has been personally responsible for the conservation policies of that important body since its inception.

Sir Clifford's reasons for resigning from the chairman-ship of the commission are not known. He is now en route

to England after spending several weeks in Canada.

MORE APPOINTMENTS ON CANADIAN NORTHERN RAILWAY LINE

As a result of the co-ordination of the various Canadian Northern Railway lines, and for the purpose of effectively consolidating the management and operation, the following appointments have been made in addition to those announced recently from Ottawa:-

Mr. S. J. Hungerford, formerly general manager of the Canadian Northern Railway, eastern lines. has been appointed assistant vice-president, with headquarters at To-

Mr. W. A. Kingsland, heretofore general superintendent of the Canadian Northern Railway lines in the province of Quebec, is appointed assistant general manager of eastern lines, with headquarters at Montreal.

Mr. E. Langham, who for many years has satisfactorily filled the position of general purchasing agent for the Canadian Northern Railway Company, will have his jurisdiction extended to cover the entire system.

Mr. Louis Lavoie, who has been purchasing agent for the department of railways and canals at Ottawa, and who has rendered most effective service in that capacity, has been appointed assistant general purchasing agent for the system.

WEEKLY BANK CLEARINGS

The following are the bank clearings for the weeks ended November 24th, 1917, and November 21st, 1918, respectively, with changes :-

With changes.	Week ended	Week ended		
	Nov. 21, 18.	Nov. 24, '17.		Changes.
Montreal	\$104.812.205	\$ 81,065,000	+	\$23,747,286
Montreal	83,456,214	57,985,769	+	25,470,445
Toronto	72,720,582		_	2,987,844
Winnipeg	12,607,370		+	2,561,062
Vancouver		5,749,906	+	3,907,547
Ottawa	8,053,596	10,598,371	_	2,544,775
Calgary	7,090,915	5,264,838	+	1,826,077
Hamilton	0		+	881,861
Quebec			_	57,457
Edmonton			+	2,974,093
Halifax			+	1,332,606
London			+	689,264
Regina		SECOND CONTRACTOR OF THE PARTY	+	714,211
St. John	0.0		+	169,352
Victoria				332,331
Saskatoon			+	1,209,004
Moose Jaw				
Windsor			+	193,330
Brandon	06		+	158,005
Brantford	(-	66,058
Fort William			-	64,637
Lethbridge	0	0.00		208,060
Medicine Hat			+	219,954
New Westminster .	(0 .		+	297,921
Peterboro'	0 (+	276,287
Sherbrooke	0-6	0	+	141,548
Kitchener				
Prince Albert			-	
Totals	. \$343,501,940	\$280,790,944	+	\$60,508,781
1 July				THE RESERVE

The Toronto bank clearings for the current week are \$66,065,912, compared with \$53,841,647 for the same week in 1917, and \$56,634,145 in 1916.

The Lethbridge bank clearings for the month of October

totalled \$4,649,387.

The Calgary clearings for the same period amounted to \$34,442,575