

**OTTAWA FIRE INSURANCE COMPANY.**

The Ottawa Fire Insurance Company having decided to discontinue the General Agency System under Messrs. Carson Bros., have opened a branch office for the City of Montreal and Island business, and have secured offices on the first floor of the Liverpool & London & Globe building. The outside agencies in the Province will all report directly to Ottawa. The management of the Ottawa inform us, they have taken this step with the idea of advancing its interests and coming in closer touch with the business and with those who have business to place, as well as to enable a closer inspection of the liability they assume.

**THE WEEK'S CLEARINGS.**

The bank clearings for the week ended December 27, were as follows. The percentage of increase over the corresponding week of 1905 is also shown:

|                       |              |       |      |              |
|-----------------------|--------------|-------|------|--------------|
| Montreal .....        | \$25,997,733 | 19.0  | .... | \$37,523,072 |
| Toronto .....         | 22,357,394   | 19.8  | .... | 27,505,380   |
| Winnipeg .....        | 19,544,128   | 32.8  | .... | 12,384,167   |
| Ottawa .....          | 2,548,162    | 19.3  | .... | 3,374,829    |
| Halifax .....         | 1,582,104    | 7.7   | .... | 2,049,060    |
| Vancouver, B. C. .... | 3,358,020    | 79.2  | .... | 3,663,455    |
| Quebec .....          | 1,665,191    | 1.8   | .... | 2,217,965    |
| Hamilton .....        | 1,474,292    | 10.9  | .... | 2,220,124    |
| St. John, N. B. ....  | 1,126,948    | 22.7  | .... | 1,267,816    |
| London, Ont. ....     | 1,124,928    | 14.2  | .... | 1,250,958    |
| Victoria, B. C. ....  | 847,087      | 69.0  | .... | 1,168,324    |
| Calgary, Alberta .... | 1,390,254    | ..... | .... | 1,452,469    |
| Edmonton, Alberta ..  | 805,522      | ..... | .... | 911,601      |

Total .....

† Not included in totals because comparisons are incomplete.

**TORONTO'S 1906 CLEARINGS.**

The following figures show the business at the Toronto Clearing House:

|                                   |               |
|-----------------------------------|---------------|
| For month of December, 1906 ..... | \$115,750,975 |
| Last year .....                   | 96,479,590    |

|                                   |                 |
|-----------------------------------|-----------------|
| Increase, 1906 .....              | \$19,271,385    |
| Clearings for the year 1906 ..... | \$1,219,125,359 |
| Clearings for the year 1905 ..... | 1,047,490,701   |

|                                     |               |
|-------------------------------------|---------------|
| Increase .....                      | \$171,634,658 |
| Average daily clearings, 1906 ..... | \$3,984,069   |
| Average daily clearings, 1905 ..... | 3,457,065     |

|                             |               |
|-----------------------------|---------------|
| Increase daily, 1906 .....  | 527,004       |
| Average monthly, 1906 ..... | \$101,593,782 |
| Average monthly, 1905 ..... | 87,290,892    |

|                              |              |
|------------------------------|--------------|
| Increase monthly, 1906 ..... | \$14,302,890 |
|------------------------------|--------------|

**WINNIPEG'S 1906 CLEARINGS.**

Winnipeg's bank clearings for the year amounted to \$495,585,014, or \$125,717,735 more than for 1905. The rate per cent. increase is 33.0 for the year. The increase for the last month, the year to December, is 33.5. During the whole year the rate of increase was steadily maintained.

**MONTREAL'S BANKING RECORD.**

All previous records were broken by Montreal's 1906 Clearings. The year's enormous total was \$1,533,597,000, as compared with \$1,324,313,000 for 1905, an increase for 1906 of no less than \$209,284,000. The increase is only \$50,000,000 less than the increase of 1905 (the previous banner year) over the figures of 1904. The record day's clearings was \$8,289,380 on December 18, the record week's clearings, \$37,523,072 for the week ended December 20, and the record month's clearings \$145,929,337 for the month of November.

The comparative returns by months are given as follows:

|                 | 1906.         | 1905.         |
|-----------------|---------------|---------------|
| January .....   | \$129,415,413 | \$ 95,349,292 |
| February .....  | 121,910,224   | 88,620,765    |
| March .....     | 119,615,094   | 116,945,122   |
| April .....     | 107,582,686   | 105,090,247   |
| May .....       | 126,938,678   | 112,234,706   |
| June .....      | 127,027,778   | 109,010,207   |
| July .....      | 125,253,269   | 113,116,636   |
| August .....    | 124,783,775   | 108,835,265   |
| September ..... | 120,101,551   | 107,743,385   |
| October .....   | 144,186,305   | 121,528,024   |
| November .....  | 145,929,337   | 127,884,208   |
| December .....  | 140,552,680   | 118,056,460   |

In the list of cities of America, Montreal ranks now eighth in point of clearings.

|                                                                                               |               |
|-----------------------------------------------------------------------------------------------|---------------|
| That the past ten years have shown wonderful increases is evident from the following figures: |               |
| 1897 .....                                                                                    | \$601,185,000 |
| 1898 .....                                                                                    | 732,264,000   |
| 1899 .....                                                                                    | 791,029,000   |
| 1900 .....                                                                                    | 730,933,000   |
| 1901 .....                                                                                    | 889,479,000   |
| 1902 .....                                                                                    | 1,088,970,000 |
| 1903 .....                                                                                    | 1,113,978,000 |
| 1904 .....                                                                                    | 1,065,037,000 |
| 1905 .....                                                                                    | 1,324,313,000 |
| 1906 .....                                                                                    | 1,533,597,000 |

**YEAR'S FIRE LOSSES.**

The unprecedented sum of \$459,710,000 represents the fire losses of 1906, for the United States and Canada, according to the "Journal of Commerce and Commercial Bulletin." Even deducting \$280,000,000 for the San Francisco conflagration there remain a loss of nearly \$180,000,000, about \$4,500,000 more than the entire showing of the preceding year.

The magnitude of losses in America is more strongly felt when comparison is made with those of other countries. The following table compiled by the Committee on Statistics of the National Board of Fire Underwriters, as gathered from reports of the various United States consulates, gives the fire loss per capita in six European countries:

| Country.          | Fire Loss.      | Population.  | Loss Per |
|-------------------|-----------------|--------------|----------|
|                   | Annual Average. | 1901.        | Capita.  |
| Austria .....     | \$ 7,601,389    | \$26,150,597 | \$0.29   |
| Denmark .....     | 660,924         | 2,588,919    | .26      |
| France .....      | 11,699,275      | 38,595,500   | .30      |
| Germany .....     | 27,655,600      | 56,367,178   | .49      |
| Italy .....       | 4,112,725       | 32,449,754   | .12      |
| Switzerland ..... | 999,364         | 3,325,023    | .30      |