Motes and Stems.

At Home and Abroad.

MONTREAL CLEARING HOUSE.

Total for week	andir		Clearings.	Balances
Jan. 24	· · · · · ·	1901,	15 266,859	2,160,941
Corresponding	week.	1900,	13,448,918	1,694,641
"	"	1899,	18,019,119	2,547,319
	**	1898,	13,285,791	1,853,881

The Eastern Townships Bank will open a branch in this city, for which they have taken the premises lately tenanted by the Victoria-Montreal, on St. James street.

THE EASTERN TOWNSHIPS BANK is about to open a branch in this City, and has leased the offices at present occupied by the Victoria Montreal Fire Insurance Company, in the Temple Building, St. James Street, for a term of years.

THE CITIZENS LIFE ASSURANCE Co. of Australia, has commenced business in England, with head office in London in charge of Mr. John Fitzsimons. The company opens with a list of 240 policy holders residing in Great Britain. Australasian insurance companies are reported, by our Australian name sake, to be rapidly recovering from the disastrous year, 1897.

A PERSON LOST AND HIS EVE recently at a friend's house in a singular way. When getting on his coat after a party, another guest accidently poked his finger in the eye of the unlucky sufferer when struggling to get into his overcoat. The accident cost the company, he was insured in, \$520.

Moral: take out an accident policy, for the variety of risks is endless and some accidents cannot be guarded against.

THE FIDELITY & CASUALTY Co. is issuing a new policy for physicians, surgeons and dentists. It is explained by one of the company managers as follows: "It protects them against suits for damages arising from alleged malpractice." Taking out such a policy seems evidence of self distrust which, if known to patients, would be very damaging to the policy holder.

THE RECENT FIRE IN THE LARGE STORE of Marshal Field & Co., Chicago, demonstrated that the system of double vault doors over openings affords all the protection ever claimed for it. The fire was strictly confined in the building where it originated, and neither fire, water nor smoke penetrated these doors, although the third floor of the store, where the fire was, was practically gutted, and an immense quantity of smoke and water had to find its escape from the building. Some companies which have been treating these adjoining risks as not thoroughly cut off by the walls with double vault doors over communications have taken a different view of the situation since that fire, and are writing larger lines on similar risks.

PERSONALS.

Mr. Robert Ross, E.E., of this city, has left for Russia, where he is commissioned to report upon the electric lighting of a large city, and on power transmission.

Mr. C. N. Ryan, of Toronto, has been engaged to superintend a street railway at Sao Paulo, Brazil, to be built by Canadian capitalists.

Thomas B. Macauley is hardly a "coming" man; is rather a man who has already arrived with his luggage. He is one of the foremost life insurance experts in the great Dominion of Canada. He is President of the Actuarial Society of America, of which he was an original member, following in the footsteps of Homans, Finkler, McClintock, St. John & Miller. Mr. Macauley is actuary of the Sun Life Assurance Company of Canada, a Fellow of the British Institute of Actuaries, and Corresponding Member of the French Institute. His contributions to insurance bodies of which he is a member have been many and valuable. The above complimentary notice appears in the October issue of the Government "Insurance Recorder," of New Zealand.

STOCK EXCHANGE NOTES.

Wednesday p.m., Jan. 23, 1901.

The market to-day had a decidedly stronger tone and, although the volume of business was small, prices were stiffer then for some days past. The decline which set in at the beginning of the week, and which was aided by the prospect of the Queen's death, seems, now that the worst has happened, to have been checked for the present.

Richelieu and Ontario and Twin were the strong spots in to-day's market, and Montreal Street also regained some of the ground lost in the early part of the week, when the stock sold down to 265 1/4.

The news of Her Majesty's death was received after the close of the morning session on Tuesday, and the afternoon Board was adjourned as a mark of-respect. The London Stock Exchange is closed to-day.

The New York trading opened strong and bouyant this morning, but eased off during the day and then recovered, and the close was near the high figures.

Money in New York is quite easy, and shipments of gold are taking place. The rate for call money is 2 to 2½ p.c., and in Lonpon the quotation is 3 p. c. Montreal money still rules at 5 to 5½ p. c., with supplies fairly plentiful,

The quotations for money at continental points are as follows:—

	Market.	
Paris	2 15-16	3
Berlin		5
Hamburg	35/8	5
Frankfort		5 2/8
Amsterdaw		31/2
Vienna		5 1/8 3 1/2 4 1/2
Brussels		
St. Petersburg	. 7%	53%