

MONTREAL CLEARING HOUSE.

	Clearings.	Balances.
	\$	\$
Total for week ending		
22 Nov.....1900,	16,738,552	2,436,521
Corresponding week...1899,	15,958,105	2,610,756
" " .1898,	14,939,864	1,904,602
" " .1897,	11,304,976	1,710,297

PERSONALS.

Mr. E. Roger Owen, manager of the Commercial Union Insurance Co., who has been in this country for some weeks on official business, sailed from New York on Wednesday last for England.

Mr. F. W. Broughall, accountant of the Dominion Bank in this city, has been transferred to the Head Office of the same bank. During his residence in Montreal, Mr. Broughall gained the esteem of the bank's customers and made many friends, all of whom are expressing good wishes for his welfare.

Sir Charles Rivers Wilson, President of the Grand Trunk Railway, who has been in Montreal for the past week, in connection with the appointment of a successor to Mr. C. M. Hays, left for New York yesterday morning, en route to England. Sir Charles, who is a director of the Alliance Assurance Co., London, England, had a meeting with the local board of directors, Montreal, on the 21st instant.

NOTES AND ITEMS.

OOM PAUL IN PARIS.—As we go to press, the announcement of ex-president Kruger's landing in France is being made. We venture to hope that the pleasures of Paris will not pall on poor Paul; and again we hope that this comet of a season will not forget himself during his visit to the gayest city in Europe.

The old gentleman was recently referred to as been found sitting on the deck of the "Gelderland," with his legs wrapped in sheepskin. "May they fight without remission," he exclaimed, energetically filling his pipe, when informed of the successes of the Boers. "That is what we ask." But it would be pleasant for DeWet and his men, if they learn that, while they are fighting, Paul Kruger is in danger of dancing the can-can with Parisian grisettes.

"THE CHRONICLE" AND CHINA.—The invasion of China by the troops of the Russian Emperor and others who took part in the peace conference at The Hague, has evidently not resulted in the closing down of life companies in the Flowery Land. Last week we received an order to send this paper to the offices of the China Mutual Life Insurance Company, a pleasant proof that there are some few remaining Celestials who may be worth insuring.

WANTED—Chief Clerk for Head Office of English Fire Insurance Company. Applicants will please state experience and whether they have any knowledge of French.

Address, "A. B. C. Chronicle Office, Montreal.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

Continued Improvement in Business Prospects—Reticence of Managements—Possibilities of Association—Enquiry as to Observance of Non-intercourse Rule—Congratulatory.

Dear Editor,

Enquiries in my neighbourhood as to the probable outcome of the year's trading in fire insurance, and, the progress presently being made towards a reduction of the adverse balances accrued up to mid-year, elicit but little of definite information in the way of figures from managers of fire companies. Their demeanor, their hints, would lead one to infer that they are feeling much better under the greatly improved situation happily now prevailing, but just hate to say much about it all, lest the trembling balance of profit and loss might dip against them. I speak from a general standpoint, covering the operations of both Board and non-Board offices, alike. I have read somewhere that extensive forest and prairie fires have been known to unite, in one jostling, fleeing crowd, all kinds of wild and tame animals. Intent on self-preservation alone, tigers, panthers, wolves ran together with deer, cows and sheep, forgetful for the time of their natural ferocity and predatory instincts, whilst these last under the strong impulse of a greater fear, forgot, or seemed oblivious of, the presence of their natural foes. Like causes produce like effects. Could you ever imagine a day so lurid, a situation induced by repeated fire losses so intense, when, by mutual desire and consent, representatives, of Tariff and non-Tariff offices would meet together and forgetful of their differing beliefs, discuss general interests fraternally as it were? Judging from what one sees and hears on both sides, these two camps in the insurance field are irreconcilable, are "at daggers drawn," but I do believe that a great common adversity, disaster if you like, would bring them together for conference did such seem desirable, with a unanimity undreamed of in these days, when something very like bitterness characterizes their non-intercourse.

The Toronto Board just now, in pursuance of their "objects," as per constitution, and the promotion of the interests of fire insurance business in Toronto, are in quest of members, if any, who have violated the Non-intercourse Rule in respect of the non-Board companies. The enquiry has been going on, with more or less slowness all summer I believe, but the returns are not quite all in vet. In extracting replies to the fateful query, no difficulty whatever has been