

**MOTOR-CAR RISKS.**

What nice lively risks motor-cars are. A friend of mine, manager of a leading office here, issued a policy for £700 upon a motor-car, rate two guineas per cent. The owner and his wife were going for a ride, and had just taken their seats when, before he had even moved, the car became a sheet of flame. No efforts of the grooms near made any impression on the fire, and in a few minutes nothing was left except a barrow-load of old metal. Fortunately, no one was injured. Five hundred pounds was accepted in settlement of the damage. Again, only recently, a motor-car was being driven from Harrogate to Leeds. Half-way on the road a pair of nervous horses were met, and the car driver had reason to rapidly apply his brakes, when over went the car into a ditch. The petrol at once fired, and in an instant the whole was a mass of flame. The owner of the vehicle was standing near, an interested spectator watching his £500 motor getting into less room, when a party of excursionists came up. "How much will any man give for the motor-car?" said the proprietor. "I dare give tha' seven and-a-tanner" said one man braver than the rest. "Done!" said the owner, "it's yours." The three half-crowns were handed over and the gentleman at once returned on foot to Harrogate, leaving the new owner in possession of a mass of tangle and red-hot metal. Quite apart from the hazard, nothing could be more unsatisfactory to insure, because upon the slightest accident by fire to a good motor-car the whole has generally to be returned to the makers, frequently in Paris; and, what with the monopoly, the delicacy and skill of workmanship necessary, together with the high rates of such labor, etc., etc., the bill generally works out to about the price of an entirely new vehicle.—*The Norwich Union.*

**NORWICH UNION FIRE INSURANCE SOCIETY.**

On another page it is announced that Mr. John B. Laidlaw, who for a number of years has represented the above Society for Maritime Provinces, Ontario, Manitoba, North West and British Columbia, has now been appointed manager for the Dominion of Canada.

Mr. Laidlaw, who is an able underwriter, has been very successful in his management.

The appointment is also announced of Mr. J. H. Labelle as superintendent, resident at Montreal, for the special supervision of the business in the Province of Quebec, in succession to Mr. Walter Kavanagh.

Mr. Labelle is well known in insurance circles as chief inspector of the Royal for some years at Montreal. He has been 18 years in the service of that company, and is greatly esteemed by the management.

**ARCHDEACON MILLS CHOSEN.**

The election of Archdeacon Mills to be coadjutor to Archbishop Lewis is being most favorably received. The reverend gentleman is highly esteemed in Montreal and elsewhere, and the committee responsible for submitting his name to the Synod have much to congratulate themselves upon.

**PERSONALS.**

Mr. Charles Burrill, managing director of the Sissiboo Pulp Company, is visiting Montreal at present.

Mr. T. M. Winters, representative of the London Assurance in Newfoundland, is on a visit to Montreal.

Mr. John Pitblado, manager of the Bank of Nova Scotia, has returned from a vacation passed in the Gem of the Gulf, Prince Edward Island.

Mr. Thomas How, manager of the Bank of Toronto, who has been holiday-making at St Patrick's and elsewhere, returned to the city on Monday last.

Mr. Thos. Fyshe, general manager of the Merchant's Bank of Canada, sails from Liverpool on 13th inst. We are glad to learn that his holiday making has resulted in a complete restoration to health and strength.

Mr. W. P. Clirehugh, general manager of the London and Lancashire Life, arrived in New York a few days ago, where he was met on his arrival by Mr. B. Hal Brown, the chief representative of the company in Canada. Mr. Clirehugh is now visiting this city, and is being warmly welcomed by the many friends he made during his last visit to the Montreal branch of the London and Lancashire.

Mr. Spencer Thomson, of Edinburgh, manager and actuary of the Standard Life, accompanied by two directors of his Company, is expected in Montreal next week. Before returning to Great Britain, they purpose visiting British Columbia and the Great North West. They will be welcomed in all parts of the Dominion by the numerous friends of the Standard, which, under the able management of Mr. W. M. Ramsay, has become so popular with its policyholders.

**MONTREAL CLEARING HOUSE.**

	Clearings.	Balances.
	\$	\$
Total for week ending		
6 Sept. .... 1900,	11,340,194	1,693,129
Corresponding week... 1899,	11,855,972	1,722,258
" " 1898,	14,000,711	1,891,362
" " 1897,	11,966,156	1,626,172