THE PANK CLEARINGS OF SIX CITIES.

A table published in the Journal of the Canadian Bankers' Association tells its own story of the volume of business in six cities of the Dominion. Although a tabulated statement of the total clearings of each bank in Montreal, or elsewhere, would not faithfully reflect anything save the extent of the operations of customers of the banks concerned, the statement in the Journal is most interesting as a record of the total monetary transactions representing, in great part, the trade of the cities named.

Scrutiny of the table shows the following variations for the year in the returns:—

	Increase.	Decrease.	
Montreal	\$	\$	
Toronto	62,000		
Winnipeg	7,000		
Hamilton	2,000	2,000	
St. John		1,000	

The figures published by the Bankers' Association for each month, and for the year as ending November 30th, with the corresponding figures for the previous twelve months are as follows:—

MONTHLY TOTALS OF BANK CLEARINGS at the cities of Montreal, Toronto, Halifax, Hamilton, Winnipeg and St. John.

(000 omitted)

	MONTREAL.		Toronto.		HALIFAX.		HAMILTON.		WINNIPEG.		St. John.	
	1896-7	1897-8	1896-7	1897-8	1896-7	1897-8	1896-7	1897-8	1896 7	1897-8	1896-7	1897.
	\$	\$	\$	\$	\$	\$	\$	\$		\$		
December	51,033	56,509	33,146	35,986	5,547	5,386	3,051	3,094	7,736	9,784	\$ 500	\$
anuary	43,577	60,334	31,117	37,836	5,135	5,009	2,863	3,028	5,009	6,347	2,566	2,7
ebruary	38,480	62,332	24,592	33,414	4,208	4,446	2,591	2,663	3,851		2,200	2.4
farch	40,654	62,043	26,673	39,012	5,215	5.285	2,799	3,021	4,289	5,517	2,016	2,0
pril	45,092	50,003	28,236	33,035	5.077	4,472	2,900	2,858	4,161	5,968	2,144	2,1
lay	46,600	56,475	29,059	34,374	5,270	4,798	2,655	2,932	5.014	6,240	2,314	2,2
une	54,616	59,471	29,842	36,960	4,792	4,997	2,544	3,001		8,683	2 430	2.5
aly	52,831	60,423	33,892	35,727	6,308	5,851	2,638	3,117	5,531	7,397	2,566	2,5
ugust	49,240	55,578	29,640	32,390	5 554	5,551	2,442	2,655	5,516	61316	3,116	2;9
eptember	55,080	61,856	32,466	33,932	5,164	4,919	2.971	2,773	6,298	6,180	2,874	2.0
ctober	59,340	66,354	35,736	38,349	5,817	5,408	2,970	3,103	8,035	6,414	2,620	2.5
ovember	59,166	67,246	34,211	39,125	5,580	5,154	2,878	3,147	13,291 13,550	9 347 11,553	2,498 2,660	2,4
	595,709	718,624	368,610	430,140	63,667	61,276	33,302	35,392	82,381	89,746	30,004	29,33

THE VICTORIA SQUARE FIRE,

In connection with the recent fire at S. Greenshields, Son & Co., and McIntyre, Son & Co., Montreal, the adjustment of losses will probably be completed in two or three weeks, and will be presented to our readers in due course.

SOUVENIRS OF THE SEASON.

Since our last issue acknowledging the receipt of many of those orderly arrangements of the divisions of time called calendars, The Chronicle has been further favored with the following souvenirs of a season when merriment reigns, and the only skeleton at the New Year's Dinner is the approaching advent of the ornithorhynchus.

The Northern Assurance Company. A calendar and list of Fire Alarm Boxes.

Lloyds Plate Glass Insurance Company. A calendar. Ontario Accident Insurance Co. A calendar. Alliance Assurance Company. A calendar.

Messrs, Scott & Walmsley. An attractive picture of "Her Majesty Queen Victoria, 1897," and a list

of the companies represented by this firm of underwriters.

From One Insurance Company. A notification from the manager to cease advertising its claim to be considered one of the leading fire companies in the world. (Of course, we regard this as an unseasonable pleasantry, and have declined to treat the request seriously. See advertisement, as usual, elsewhere.)

Ontario Mutual Life Assurance Co. A calendar.

C. R. G. Johnson. A cheque for one thousand good wishes, drawn on the Canadian Bank of Friendship, Toronto, and made payable at par in Montreal, to the proprietor of The Chronicle.

BEER AND INSURANCE.—Temperance societies will be pleased to hear that a certain publican, who for two pence halfpenny a week insures his clients against getting drunk, has had no reason to regret his innovation. Should an insured customer be hauled before the local Bench, mine host pays the expenses of the defence and the fine if necessary, an outlay that would consume many premiums of two pence-halfpenny, and speedily render the scheme a costly one if his customers frequently over-stepped the mark.