

MANUFACTURERS' LIFE INSURANCE COMPANY DECENNIAL CELEBRATION.

On the 11th and 12th instant a Convention was held of the Agents of the Manufacturers' Life Insurance Company at Toronto. Papers were read by Medical Examiners Dr. Ross and Dr. Strathy on "Impaired Risks," and "The relation of the Medical Referee to Agents and Examiners." Other papers were on and by the Agents, "How to find them," by Messrs. W. E. Findlay and J. O'Donoghue; "How to make Contracts with them," by Messrs. J. Boyle & Vivian Reeve; "Relation of Agents to Head Office and How to develop a District," by Messrs. Sterling and R. Junkin. On the 12th discussions took place on "How to retain renewal premiums," "How to keep a good list of prospects," "The best way of soliciting," which were led by Messrs. Burbank, Staebler, Bradbury and Lachance. Messrs. Robertson & Darker gave illustrations of canvassing. The Convention wound up by a trip to Niagara Falls on the 13th. The whole proceedings were regarded as highly instructive, and enjoyable; the occasion was the Decennial Celebration of the Company.

KLONDYKE.

Some twenty-five years ago, a discussion took place in the Federal Parliament, arising out of the settlement of the line of demarcation between British Columbia and Alaska. The matter was not only regarded with profound indifference by the public, but the whole dispute was treated with ridicule, as the territory was regarded as almost worthless. "Only some arpents of snow" was once said as a description of Canada. Much the same contempt was thrown about a generation ago on a region towards which all eyes are now being turned as they were in 1851 to Australia, and about the same time to California, owing to the discovery of rich deposits of gold. The scientific explorers, Dall & Whymper, and the officials of the Hudson Bay Company who leased the right to occupy a trading station at Port Yukon, near the newly found gold region, appear to have never suspected how rich in auriferous deposits was the Yukon valley. It is well for Canada such mineral wealth was unknown as it is highly probable had it been, the line of demarcation would have been placed so far East as to have placed this part of Alaska in the United States. The river Yukon, on one of the affluents of which the Thron Diuek, or Klondyke, the placer gold is found, runs for 1,800 miles from the northernmost range of the Rocky Mountains in a northwest course to Fort Yukon within the Arctic circle, then turns south and falls through a delta into Behring Sea. Were the climate moderate the Klondyke would not be difficult of access, though very tedious. But, as winter, which commences very early quickly shuts up the streams, which are not again open for 7 or 8 months, the temperature during most of the time being of Arctic severity, the country

is practically inaccessible, and egress from it practically impossible for over half a year. This could have been said of all Canada at one time. But what Virgil called, "The accursed hunger for gold, is a passion too strong to be daunted by topographical difficulties, and too hot to be chilled even by temperatures of from 40 to 70 degrees below zero. The Klondyke district lays between two ranges of mountains running east and west, from which probably the gold found has been washed down in past ages, and deposited in the valley. The metal is not bound up with quartz in thin veins, as in the Kootenay district, but is what is called "placer gold," that is, gold mingled with the detritus worn away from rocky formations which has been carried along some distance from its original position. Thus the process of separating the gold from the matter with which it is mingled is not by smelting, but is a sifting operation. Roughly speaking, the dirt is passed through a water sieve, and the gold it contains, being the heaviest part, sinks to the bottom. It is not, however, pure gold which is left, as it is found attached to particles of sandy or rocky matter. A very primitive method was to lift the dirt on a shovel, then pour water over it until what gold was present was left by itself. That was all very well in a hot climate, so is the usual mode of separating placer gold by "cradling," or rocking large sieves over which water is passing. But how this operation is to be carried on during the winter is a question which those have not considered who will be entering the Klondyke district just as winter will be setting in. The credit of organizing the first Canadian expedition to explore this region is due to the late Honble. Thomas White, who entrusted the work to Dr. George M. Dawson, of this city, who had as a colleague Mr. Wm. Ogilvie, another Montreal name. In 1887 they reported the existence of gold mines which were then being worked, and determined by scientific observations that they lay east of the boundary line, therefore were in Canada. Considerable imports of goods for the miners were made by the North American Transportation & Trading Company without paying Canadian Customs duties. In 1894, Inspector Constantine of the N. W. Mounted Police was sent to investigate, who reported that in 1894 the output of gold had been \$300,000. In June 1896 a force of 20 Police was sent to keep order and protect the settlers, at the same time Messrs. Dawson & Ogilvie were instructed to lay out lots and mining claims. By recent Order in Council the length of a creek and river claim has been reduced to 100 feet, and the length of the same claim to be granted to the discoverer of a new mine to 200 feet. The fee for renewal of an entry has been reduced from \$100 to \$15. The 100 feet is that distance along the river bank, with a land depth of 100 feet. A royalty of 10 per cent. is to be levied on the gold mined up to a value of \$500 per week, and on all in excess of that limit 20 per cent. Each claim will be entitled to all the water flowing past