

**Montreal's
Population.**

Information is trickling out of the Census Bureau at Ottawa by dribbles. This city is announced to have a population of 361,000, which we presume is only a guess, for such round figures indicate lack of full details. The distribution is reported to be as follows: Hochelaga, St. Henri, St. Cunegonde, St. Gabriel, Westmount, 57,000, St. Antoine 59,000, St. Louis and St. Lawrence 48,000, St. Ann's 25,000, St. Jean Baptiste, Mile End and St. Denis 48,000, Maisonneuve, Hochelaga ward and DeLorimier, 21,000, St. James 43,000, St. Mary's 60,000. It would be wiser to keep back these returns until they have been thoroughly revised and made reliable, so far as that is possible under the unfortunate conditions that have delayed the taking of the census and those that will throw discredit upon its accuracy.

**Klondyke
Conditions**

Some interesting facts relating to the conditions existing in the Klondyke have been related to us by a visitor from Dawson City. It is there we have the only case of a currency not based upon a gold standard, or in part composed of coins made of that metal, but a currency wholly of pure, uncoined, unmelted gold. The strong phrase, "Down with the dust," was in use many years before the modern gold fields were worked, "dust" having been used as a strong term for cash. At Dawson city all the money in circulation is gold dust, or pellets of gold, which have not been subjected to any refining process. Every person carries a leather wallet, or purse, which hold gold dust. When a purchase has been made at a store the buyer shakes out gold into the storekeeper's scales, who accepts it at the rate of \$15 per ounce. The lowest charge for a drink at a saloon is 25 cents, which is paid by a pinch of gold. No money is recognised less than 25 cents. When a draft has to be purchased at a bank, the customer hands out enough gold to pay for it, the bank officer being very particular in blowing away any black sand mixed with the dust, a winnowing which means a loss at times of several dollars to the customer in this transaction. If money is wanted at the bank it is paid out in gold dust at \$16 per ounce. The weighing of gold though carried on very expertly, takes up much time and leads to a considerable amount of fraud, as the weights in use in some stores or saloons are not standard. The owner of the gold does not know exactly how much he has in his wallet, so he is easily victimized. He illustrates the couplet, for the morality of which we do not vouch:

"He that is robbed, not wanting what is stolen,
Let him not know it, and he's not robbed at all."

Scales differ, weights vary, the proportion of black sand is an unknown quantity, so precision in payments

or in making change is not a trade condition at Dawson city. When digging for go'd, the newest plan is to soften the earth by jets of steam which is much more effectual than the old system of burning logs over the ground, and steam can be projected where, otherwise, the soil could not be broken up. Quartz is now being mined near Dawson, and a ridge of rich gold-bearing rock has been found running near the confluence of the streams that flow into the Yukon. The traders in that city are reported to be each making a fortune rapidly, as more of the miners would were they less extravagant and reckless with their "dust." The output of the Konydke this year is expected to be \$30,000,000.

**Vancouver
Board of
Underwriters.**

The 2nd annual meeting of the Vancouver Island Board of Fire Underwriters was held at Victoria, B. C., on 10th inst. There were 27 members present representing as many fire insurance companies. The report expresses satisfaction at "the marked improvement in the physical aspect of our city. Most of the old modern shucks have disappeared and given place to substantial brick buildings." It is suggested that "in cases where over to tons of hay are stored that the present rates be doubled, and that there should be some definition as to what constitutes a "Hay Barn" and a "Farm Barn." The fire loss was only \$11,400 as compared with \$34,500 in 1899. In the report of the Joint Committee of the Mainland and Island Boards the practice of paying commission to Loan Companies was deprecated. The Board pointed out that "from their knowledge of their business in the province, these contracts often place the companies on risks that are undesirable either in themselves or from their location, that renewals are often made without inspection or report as to changes in rates or conditions affecting the hazard, that the lack of loyalty on the part of the companies towards their agents induces a corresponding want of loyalty and interest on the part of the agents towards the companies, and that the payment of commissions to Loan Companies gives rise to demands on the part of other large insurers for rebates to which they consider themselves equally entitled, and is used by some agents as an excuse or pretext for the rebating of premiums and the non-infliction of penalties therefor."

The following officers were elected:

President, Robert S. Day; Vice-President, B. S. Heisterman; Secretary-Treasurer, J. G. Elliott; Auditors, Messrs. B. S. Oddy, Frank Burrell; Joint Committee, Messrs. G. A. Kirk, C. E. Dickinson and C. B. Stahlschmidt.

After a vote of thanks to the retiring chairman the meeting adjourned.