

the route from Skagway to Bennett. At the time of his leaving Skagway "about 13 miles of good railway" had been constructed, and he claims that from the end of the railway he could have ridden to Bennett. He adds "any one used to riding or walking can make the whole trip in one day." From thence he journeyed by steamer to White Horse Rapids, "where there is a wooden tramway 4 1-2 miles bringing materials to the end of the canyon, where other boats are generally waiting for connections."

Of Main street, Dawson City, we are surprised to hear "it is crowded nearly as much as Notre Dame street in Montreal's most active days." There is a scarcity of butter, pane glass and canned cream. Butter is sold at \$2 per lb.; pane glass 9 x 15, \$3.75 each; and any price would be obtainable for cream. On the way to Dawson, \$12 per lb. was offered for tobacco. Of the future of this interesting territory our correspondent adds: "Any one who has been in a position to study the country remains convinced that it is the richest in the world as far as gold deposits are concerned, but there seems to be no doubt whatever that astonishing discoveries will be made. I have seen old miners from all parts of the world, and they all agree that nothing yet has been found to compare with the Yukon Territory."

Altogether, the letter from which we quote is pregnant with hope, and closes with a prediction that the output of gold next season will reach thirty millions of dollars.

Unique Insurance Company.

In 1866 at the request of a number of the brethren of the Mennonite Church a meeting of some of the brethren was held to consider the propriety of forming a Union among the brotherhood for mutual assistance in case of loss by fire. At this meeting it was decided to form such a Union, and a committee consisting of one member from each Church District was appointed to draft a plan by which the Union should be governed.

This committee made and adopted a Constitution and Rules and Regulations for the Union, which went into operation at once. Amendments and additions to the Constitution were made from time to time. At the Annual Meeting held in January, 1892, it was decided to revise the Constitution, and change it so as to include losses occurring through Lightning, Wind or Water, in or around the buildings, and also Live Stock killed by lightning on the farm. Further amendments and changes were made at subsequent Annual Meetings. At the Annual Meeting held on the 7th day of January, 1899, a committee was appointed to incorporate those amendments and changes in the Constitution. At a Special Meeting held on the 26th day of January, 1899, the committee presented their report, and Constitution adopted to govern this Union forms interesting reading.

The officers consist of a Centralman, two Inspectors, and twenty-three districtmen, and from a copy

of the constitution we find "all members of the Mennonite Church, and their sons and sons-in-law, who are not members of any other church, may become members of this Union. So soon as a member of this Union becomes a member of any other church or organization, he forfeits all claims on this Union."

In setting forth the duties of members it is impossible not to admire the simple, primitive, and grave way in which the duties of members of this unique insurance company are detailed. A member is required:—

1st. To sign his name to the valuation of his property.

2nd. To remind any other member remiss in his duties.

3rd. To pay promptly all rates levied. Non-payment forfeits all claims.

4th. To build no fire in the barn or adjoining buildings.

5th. To keep no ashes in wooden receptacles in or near any building entered into this Union.

6th. To have no building insured partly in this Union and partly in an Insurance Company without permission of this Union.

For some reason not given in the constitution and rules, while provision is made for a property valuation of houses, wood-houses, wash-houses, bake-houses, barns, sheep-stables, piggeries, hen-houses, workshops, grain, hay, horses, cattle, sheep, hogs, and furniture, it is expressly stated that no loss will be paid on musical instruments. The Mennonite owner of a Stradivarius must sleep with his treasure handy in case of fire. Whether the majority of Mennonites fail to find music soothing, or if they regard the possession of a piano as an indication of extravagance, we are not told. The average rate on \$100 dollars for twenty-four years in which fires occurred was only 17 1-2 cents.

Insurance Agents in County Towns. From an estimable agent of fire, life and accident companies in a county town of Ontario, we have received another letter setting forth in detail some of the grievances of the legitimate representatives of insurance companies. His complaint is couched in the language of truth, and has the ring of sincerity and honest indignation. Our correspondent claims to have "a wide acquaintance and correspondence with agents in Ontario," and says: "unless we secure some protection or redress from the companies, the business must be abandoned, or, at least, only worked as a *side show* to some other business, and not as a profession, or in any vigorous manner."

He further states that the appointment of all sorts and conditions of men to represent fire insurance companies has led to the "demoralization of the agencies and an ignoble pursuit of commissions, with little regard to the interests of the companies, and a sort of '*It's their funeral*' kind of feeling when a loss occurs." Our correspondent expresses the opinion