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OFFICES: St. John, N. B.; Halifax, N. S.; Montreal, P. Q.; Toronto, Ont.; Winnipeg, Man, (Head Office); Regina, Sask.; Calgary and Edmonton, Alta.; Vancouver, B.C. then outlined some of the present-day activities of life insurance companies in the direction of the conservation of life and of general service to the community in the prevention of disease, and concluded as follows:-

"It seems to us that the best thought of the age has fixed upon insurance as the solvent for most of the economic ills of society. One can in imagination picture the time when instead of one in every five, four in every five of the population shall be insured in mutual companies; and in the development of these companies along welfare lines which is now in its infancy one may look to the time when the people shall take care of themselves through life insurance in a service covering health in life, care in sickness, indemnity in death, sanitation in community life, the financing of home-owning, of public utilities and civic conveniences -a mutual service of co-operation among such a large proportion of the population that it may be called the New Socialism!"

UNION BANK GENERAL MANAGER RETIRES.

George H. Balfour, for thirteen years general manager of the Union Bank of Canada, resigned from that position at the annual meeting held in Winnipeg on January 10th, 1917. His resignation was accepted with expressions of deep regret from the shareholders and he was appointed a director. Mr. Balfour is succeeded by Mr. H. B. Shaw, who has been assistant general manager for some years.

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SYNOPSIS OF COAL MINING REGULATIONS.

Coal mining rights of the Dominion, in Manitoba, Saskatchewan and Alberta, the Yukon Territory, the North-West Territories and in a portion of the Province of British Columbia, may be leased for a term of twenty-one years renewal for a further term of twenty-one years at an annual rental of \$1 an acre. Not more than 2,560 acres will be leased to one applicant.

Application for a lease must be made by the applicant in person to the Agent or Sub-Agent of the district in which the rights applied for are situated.

In surveyed territory the land must be described by sections, or legal sub-divisions of sections, and in unsurveyed territory the tract applied for shall be staked out by applicant himself.

Each application must be accompanied by a fee of \$5, which will be refunded if the rights applied for are not available, but not otherwise. A royalty shall be paid on the merchantable output of the mine at the rate of five cents per ton.

The person operating the mine shall furnish the Agent with sworn returns accounting for the full quantity of merchantable coal mined and pay the royalty thereon. If the coal mining rights are not being operated, such returns should be furnished at least once a year.

The lease will include the coal mining rights only, rescinded by Chap. 27 of 4-5 George V. assented to 12th June, 1914.

For full information, application should be made to the Secretary of the Department of the Interior, Ottawa, or to any Agent or Sub-Agent of Dominion Lands.

> W. W. CORY, Deputy Minister of the Interior.

N.B -Unauthorized publication of this advertisement will not be paid for. 83575