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\$100 each to the graduating class of 1913, University of Wisconsin, and from its organization about 300 policies have been sold to others.

4. Wisconsin also has a State Fire Fund for insuring State property, thus saving the enormous profits (?) of the regular companies. The fund is said now to show a deficit of over \$34,000.

5. New York State in 1829 established what is known as the "Safety Fund System of Banking," under which a fund was created by a tax on the banks, for the purpose of guaranteeing all of the liabilities of a failed bank. The pressure upon the fund became so great that its "coverage" was later restricted to outstanding circulation, nevertheless some of the obligations of banks failing after 1842 were never paid. The fund was discontinued in 1866.

6. The New York State Compensation Fund in May, 1916, promised its customers "substantial dividends and no assessments." In September, 1916, because of increasing pressure on the fund, it was decided to pass the dividends. Nearly \$1,000,000 had been added to the loss reserves in the year ending June 30. The State does not guarantee the fund's contracts, there is no invested capital. So if the actuarial valuation of the outstanding liabilities is materially wrong—well, when the State makes a mistake the other party usually stands the loss.

7. The Postoffice Department increased the parcel post limit to 50 pounds, but made no provision for extra

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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.