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1 person, \$2.00, with private bath  
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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 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 the 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The lease will include the coal mining rights only, rescinded by Chap. 27 of 4-5 George V. assented to 12th June, 1914.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.

in the person procuring the insurance, by any act of his by deed, or by will to transfer to any other person the interest of the person named. An irrevocable trust is created." This states the position of beneficiaries in common law, and while the principle may wisely be applied to the immediate dependents of the assured it will probably be conceded that, outside such special (or "preferred") class of beneficiaries and beneficiaries-for-value, the assured is justly entitled to unrestricted action in dealing with a benefit that is created and sustained by himself. The latter is unquestionably the view of the great body of those who contract for life insurance and is the view that has been embodied in the provisions of the Ontario Insurance Act. This legislation meets the present day needs of the business and it is hoped that when the legislators of the other provinces next deal with their insurance laws the desirability of uniformity of legislation, especially in connection with the matter of beneficiaries, will lead them to bring their laws into harmony with those of the premier province.

## RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:—

North Cowichan, November 8.—Section 1, Range 6, Somenos District; owner and occupant, Fred. Fielden; wood dwelling; value of building \$600, insurance on same \$350; value of contents \$900, insurance on same \$200. Total loss, \$1,500. Cause unknown. Liverpool-Manitoba.

South Vancouver, November 2.—Twenty-second Avenue and Dumfries Street; owner and occupant, St. Margaret's Anglican Church; frame church building; value of building \$11,000, insurance on same \$1,500; value of contents \$1,200, insurance on same \$400. Total loss, \$2,200. Cause unknown. Sun Fire.

South Vancouver, November 9.—Cedar Cottage; owner, Noel Humphries; unoccupied frame apartment house; value of building \$9,000, insurance on same \$4,500; value of contents nil, insurance on same nil. Total loss, \$109.80. Cause unknown. Canadian-National.

Vernon, November 13.—Mission Road; Lot 2, Sec. 28, Tp. 9; owner, Mrs. Mildred Turner; occupant, Mrs. Turner and husband; wood dwelling; value of building \$4,000, insurance on same \$3,000; value of contents \$3,000, insurance on same \$2,000. Total loss, \$5,000. Cause unknown. Phoenix of London, Aetna.

Nanaimo, November 15.—Front Street; owner and occupant, Alex. Henderson; wood and brick building; value of building \$20,000, insurance on same \$9,000; value of contents \$6,000, insurance on same \$1,000. Total loss, \$160. Cause, defective fire place. Western Assurance Co., Pacific Coast, Northwestern, Hudson Bay.

Vancouver, November 9.—1155 Beach Avenue; owner, Mrs. C. A. Coldwell; occupant, A. Lester; two-storey frame dwelling; value of building \$5,000, insurance on same \$3,000; value of contents \$2,500, insurance on same nil. Total loss, \$150. Cause, furnace pipe too near partition. Franklin.

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