

SECONDLY.—In the child's own name—and, if so deposited, repayment will not be made until the child shall attain the age of ten years.

5. A depositor in any of the Savings Bank Post Offices may continue his deposits at any other of such offices without notice or change of Pass Book, and can withdraw money at that Savings Bank Office which is most convenient to him. For instance, if he makes his first deposit at the Savings Bank at Cobourg, he may make further deposits at, or withdraw his money through, the Post Office bank at Collingwood or Quebec, Sarnia, Brockville, or any place which may be convenient to him, whether he continue to reside at Cobourg or remove to some other place.

6. Each depositor is supplied with a Pass Book, which is to be produced to the Postmaster every time the depositor pays in or withdraws money, and the sums paid in or withdrawn are entered therein by the Postmaster receiving or paying the same.

7. Each depositor's account is kept in the Postmaster General's Office, in Ottawa, and in addition to the Postmaster's receipt in the Pass Book, a *direct acknowledgment from the Postmaster General for each sum paid in* is sent to the depositor. If this acknowledgment does not reach the depositor within ten days from the date of his deposit, he must apply immediately to the Postmaster General, by letter, being careful to give his address and, if necessary, renew his application until he receives a satisfactory reply.

8. When a depositor wishes to withdraw money, he can do so by applying to the Postmaster General, who will send him by return mail a cheque for the amount, payable at whatever Savings Bank Post Office the depositor may have named in his application.

9. Interest at the rate of 4 per cent. per annum is allowed on deposits, and the interest is added to the principal on the 30th June in each year.

10. Postmasters are forbidden by law to disclose the name of a depositor, or the amount of any sum deposited or withdrawn.

11. No charge is made to depositors on paying in or drawing out money, nor for Pass Books, nor for postage on communications with the Postmaster General in relation to their deposits.

12. The Postmaster General is always ready to receive and attend to all applications, complaints, or other communications addressed to him by depositors or others, relative to Post Office Savings Bank business.

13. A full statement of the Regulations of the Post Office Savings Bank may be seen at the nearest Post Office.

THE STAMP ACTS.

These Acts impose a duty on every promissory note, draft, or bill of exchange, not exceeding \$25, 1 cent; not exceeding \$50, 2 cents; less than \$100, 3 cents; not less than \$100, if executed singly, 3 cents per \$100, or fraction thereof; if executed in duplicate, 2 cents per \$100, or fraction thereof on each part; if executed in more than two parts, 1 cent per \$100 or fraction thereof on each part.

Any interest payable with note at maturity must be counted as part thereof. The duty is to be paid by *bill stamp* on which the date is to be written. Bank notes, checks, and money orders are exempt. These Acts impose heavy penalties for violation.

Deeds, Mortgages Blanks, SPECIAL CONVEYANCE PAPERS,

AND

Magistrates' Blank Forms, as in use in Magistrate's Courts in Ontario. Lists sent free by Post.

JOHN HART, Law Stationer,
PERTH, Ont.