

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 Postmasters are forbidden by law to disclose the name of any depositor, or the amount of any sum deposited or withdrawn.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

FLOWERS.—If lovers of flowers only knew how easy the fragrant white water-lily, *Nymphaea odorata*, could be cultivated, we are quite sure these lillies would be grown far more than other less fragrant flowers that take more time and trouble to cultivate. These lillies once planted in a pond or small stream, (they will bloom more profusely in shallow water) that does not entirely dry up in summer, will need no further care, and will increase from year to year. People that have not the facilities for growing them in ponds and streams, can have their lily gardens in tubs and aquarium, where they can admire and gather the most fragrant flower that grows on land or water."

Celery started for early fall use should not be handled for blanching in either very hot or wet weather. It pays to keep the earth loose around the growing plants, and to give them an occasional dressing of wood ashes.

OCTOBER.—We have so frequently said a word or two in behalf of perfect cleanliness on the farmstead and dairy premises, that we are almost afraid of giving offence. We have just read a brief account of the Echo Farm Dairy at Litchfield, Conn., which pleased us right well. The stalls were cleanly and without hairs, not a loose hair was to be found upon the cows; the stable was spacious, airy and well lighted; the cows' udders were scrupulously clean; the milkers' hands were scrupulously washed before milking, and even the conversation of the hired men was clean, foul language and noisy talk being forbidden and avoided. The most scrupulous cleanliness was carried out in the dairy; every utensil was pure and bright, and the chief dairy maid was a pattern of neatness. Follow this good example.