

POST OFFICE SAVINGS BANK.

The direct security of the Dominion is given by the Statute for all deposits made in the Post Office Savings Banks.

Any person may have a deposit account, and may deposit nearly any number of dollars, from \$1 up to \$300, or more, with the permission of the Postmaster General.

Deposits may be made by married women, and deposits so made, or made by women who shall afterwards marry, will be repaid to any such women.

As respects children under ten years of age, money may be deposited—

By a parent or friend as trustee for the child, in which case the deposits can be withdrawn by the trustee until the child shall attain the age of ten years, after which time repayment will be made only on the joint receipts of both trustee and child.

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.

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 deposits 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.

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which is to be produced to the postmaster every time the depositor pays in or withdraws money, and the sums paid in or withdrawn are entered therein by the postmaster receiving or paying the same.

Each depositor's account is kept in the postmaster general's office, in Ottawa, and in addition to the postmaster's receipts 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.

THE LESS cows are exposed to the cold of winter, the better. They eat less, thrive better, and give more milk, when kept housed all the time, than when exposed to the cold. Caird mentions a case where a herd of cows, which had been usually supplied from troughs and pipes in the stalls, were, on account of an obstruction in the pipes, obliged to be turned out twice a day to be watered in the yard. The quantity of milk instantly decreased, and in three days the falling off became very considerable. After the pipes were mended, and the cows again watered as before, in their stalls, the flow of milk returned.

This, however, will be governed much by the weather; for in very mild, warm days it may be judicious not only to let them out, but to allow them to remain out for a short time, to exercise.

DECEMBER.—We are not going to say a word that might in any way retard the settlement of the North West Territories, but we are going to say, that there are tens of thousands of acres of first-class lands in this Province of Quebec which are capable of cultivation, but which are yet unoccupied. There are some efforts making to promote the settlement of our waste lands, but we are altogether too slow in this movement. Perhaps we are absorbing too much capital in railways to afford much toward purchasing and settling the lands of the Province, but railroads pay best where there are plenty of people to use them for themselves and that which may be produced. Colonization schemes may be too much in the hands of speculators, and it behoves the Government to keep a sharp look out, and contribute their means and appliances to the true interests of the people at large.