Desks,

## Satchels, and Fancy Boxes, imported direct by JOHN HART. 1873] CANADIAN FARMER'S ALMANAC. 37

MONEY ORDERS ON THE LOWER PROVINCES.

The money order offices in Canada draw also upon all money order offices in Prince Edward Island and Newfoundland. Orders, like those of the United Kingdom, are made payable in sterling money, and for sums up to £10 sterling. The terms are:

For orders upon the Lower Provinces the same rates of commission as upon money orders drawn by Ontario or Quebec upon offices within those

Provinces.

For money orders on the other Provinces the terms are:

For orders up to £5, 25 cents.

" over £5 and up to £10, 50 cents. No half cents can be introduced into orders.

No money order exceeding \$100 in amount can be granted in any office in Canada; but Postmasters are at liberty to grant two or more orders for \$100, or for any lesser sum.—They cannot, however, grant two or more orders for sums of or under \$30 on the same day to the same applicant in favor of the same payee.

## SAVINGS BANK DEPARTMENT.

The Postmaster General will receive at any of the Post Office Savings Banks, deposits paid to the postmasters by persons wishing to place their money in the Government Savings Banks.

 The direct security of the Dominion is given by the Statute for all deposits made.

3. Any person may have a deposit account. Any deposits will be received daily, during the ordinary hours of post office business, of any number of dollars, from \$1 up to \$300, the total amount which can be received from a depositor in any one year, except in cases to be specially authorized by the Postmaster General.

4. The postmasters of the offices named will act as agents for the receipt of the money deposited for transmission to the Postmaster-General, and for the payment by the Postmaster-General of money withdrawn by depositors. They will also furnish all information with respect to the mode of depositing or withdrawing money.

5. Each depositor will be supplied with a pass-book, and the sums paid in, or withdrawn, will be entered therein by the postmaster receiving or paying the same. In addition, a direct receipt for each amount paid in, will be sent to the depositor, from the Postmaster-General, and the Postmaster-General will issue a cheque, payable at any Post Office Savings Bank desired, for any sum withdrawn.

6. Every depositor's account will thus be kept with the Postmaster-General, and a depositor may pay into his or her account with the Post Office Savings Bank, at any of the Savings Bank Post Offices which at the time may best suit his convenience, and may exercise the same choice in drawing out money, subject only to the obligation of producing the pass-book, in proof of identity—whenever paying, in or drawing out money.

7. Interest at the rate of 4 per cent. per annum will be allowed on deposits lying in the ordinary deposit accounts, but when a depositor has \$100 deposited, he or she may request the Postmaster-General to transfer the sum to a special account, and will then receive certificate of such special \$100 deposit, bearing interest at 5 per cent. per annum.

other in the 1 also

runsm up luire,

> all inel for ted

> > Note Papers, Slates, School Books, at the lowest Wholesale prices, by JOHN HART, Importer.