

take some other method of keeping the secret.

HON. MR. POWER—No; the Bill provides for that.

HON. MR. DRUMMOND—If, for instance, the year before this law goes into operation he had done it, at the end of five years he would have to make a disclosure which would be inconvenient. Sometimes a married woman has a deposit which she does not want to be known, and *vice versa*, the husband may have a deposit which he does not want his wife to know of, and it would be hardship in individual cases if they were compelled to publish it, and I would throw out the suggestion that some means should be afforded by which a knowledge that such a deposit was in existence and such dividends were unpaid could be obtained without publicity.

HON. MR. DEVER—I believe there are many cases where moneys are deposited by parties who do not want it to be known to anybody. One case came under my observation not long ago where \$20,000 had been deposited by a man's wife, unknown to him, until he was dying, and it was such an extraordinary matter that it became the subject of conversation throughout the community.

HON. MR. DRUMMOND—I am very glad of the confirmation that has come from my hon. friend, and I think it is a solid objection that cannot be ignored. The object of the framer of the Bill in its present shape is identical with the idea that I have. It is, that the bank shall be compelled to exercise every reasonable diligence to find out and notify depositors; but with regard to publicity, I can see the difficulty and danger that will attend it.

HON. MR. MURPHY—Would that publicity mean an advertisement in the newspapers, or is it simply a Parliamentary return—a Blue-book?

HON. MR. DRUMMOND—Publication in a Blue-book is, practically, publishing it to anybody who makes it his business to find out what these deposits are.

HON. MR. MURPHY—I may say from experience that there are several thousand accounts in that way in the bank I am connected with—accounts of married

women who are obliged to support themselves, and sometimes drunken husbands. By our special rules we have a right to take these deposits without any conditions as to marriage contracts or anything else, and many such accounts are the savings of poor women who are washing or scrubbing to support drunken husbands. There would be no end of trouble if those deposits had to be made known, and that is the reason I suggested in the clause the leader of the House has read to us, if it was not finally decided on in the other House, that the publication should be every ten years. That would do away with some of the practical difficulties described by the hon. gentleman from Kennebec, and that I have just instanced myself.

HON. MR. ABBOTT—Let us see what the provision is, and ascertain if there is really any such difficulty as appears to be suggested. The only cases in which this return is required to be made are cases where, in the language of this clause, "all dividends which have remained unpaid for more than five years, and all amounts of balances in respect to which no transactions have taken place, or upon which no interest has been paid during the five years prior to the date of the return." Now, take the cases which have been mentioned. If a man makes a deposit payable to his child at the age of 21, no return is required to be made of the deposit until five years after the child has reached the age of 21 years. That would entitle the deposit to lie in the bank without publicity of any kind until five years after the child had reached his majority. If it remains as long as that, the probability is that the child knows nothing about it. If it is not made upon the express condition, and only with the intention in the mind of the depositor, that it shall remain there, if within five years he chooses to deposit a dollar to that account, or withdraw a dollar and deposit it again, it is exempt from publicity for another five years. Then, take the case of a poor woman who is working to support her family, who has a dissipated husband, who, if he knows of her hoard, will perhaps force it from her. It is not to be supposed that a woman who is in that position will allow a deposit to remain for five years without adding to it, or taking some of it out, and