

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 Postmasters are forbidden by law to disclose the name of any depositor, or the amount of any sum deposited or withdrawn.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

VALUE OF BROOD MARES.—A paragraph in a late number of the *Live Stock Journal* mentioned the fact that E. Dillon & Co., of Normal, Ills., had sold four colts, the produce of one brood mare, for \$5,500; and we now allude to it for the purpose of stating that this is not, by any means, an exceptional case. On the contrary, it has been demonstrated over and over again, that it is scarcely possible for the general farmer to keep any kind of stock on his farm that will prove so uniformly profitable as a good brood mare. Instances are numerous where a single brood mare, well and fashionably bred, and coupled for a series of years with popular sires, has, by her produce, made a handsome fortune for her owner; and in almost every neighborhood can be found mares of more than average value. The prudent, wide-awake farmer will be on the look-out for such mares; and whenever he can purchase them at reasonable prices he will not fail to do so. Such an investment cannot fail to do better than money at compound interest, if the mares be coupled with the right sort of stallions. Good horses always find a ready sale at high prices—the scrubs only are a drug in the market—and a colt can be raised as cheaply as a steer. To make horse-breeding profitable, you must start right. Horses are not sold at so much per pound in the market, like cattle and hogs, it is the quality that determines the price, and quality is a thing of inheritance, derived from the sire or dam, or from both. If the foal, when dropped, has not inherited those characteristics which give value to a horse, no amount of after care and attention can compensate for the lack of organic quality. It costs no more time or money to raise a good colt than a poor one, excepting, perhaps, in the original investment—the difference in cost of a good brood mare and a poor one, the service of a first-class stallion and a scrub—and herein lies the secret of success.